THE SATURDAY EVENING POST

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Found[ed] by Benj. Franklin

JAN. 29, 1910

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DRAWN BY
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More Than a Million and a Quarter Circulation Weekly

Lyon & Healy

New Scale
PIANO

Creation of the world's largest music house

Style M—Price $350

Lyon & Healy

New Scale
PIANO

Made by the makers of Lyon & Healy Harp

A $10 Catalog Free

NOTE THE DETAILS BELOW

Lyon & Healy—the best known name in all the world of music—now graces the fallboard of a piano of their own creation. It is made in the Lyon & Healy factory, which, for 23 years, has made the world's standard harps. Applied in the making is the masterful skill which has won recognition in every musical center. Now this offer is published so that lovers of music may judge this innovation.

After 46 Years

Lyon & Healy—as most people know—is the largest music house in existence.

In the past 46 years they have sold to exceed 100,000 pianos, including all the greatest makes.

They have seen scores of pianos fall into obscurity, when time revealed their imperfections. They have seen others rise to the topmost place, because of a marvelous tone.

Thus they have learned—as well as men ever can—the requirements of a master piano.

And they have met those requirements. That much is certain when they stake their name—their world-wide reputation—on a piano of their manufacture.

Made by Masters

The Lyon & Healy harp, in 1887, displaced the famous harps made in Europe.

Since then these harps have carried the fame of this house to the farthest musical centers. The Royal Opera Houses of the great European capitals use the Lyon & Healy harp.

The men who make these harps — harps that none ever equalled—have now enlarged the scope of their genius. They have put into a piano a tone as remarkable as the tone which won the world to these harps.

These facts have signal significance. A harp is the most difficult instrument in the world to make. And a piano is really but a modernized harp. The men who make these harps may be counted as capable of making an equal piano.

Rare Purity of Tone

The rarest art in piano making lies in producing a pure, singing tone. Without it, no real musician ever enjoys a piano.

All makers claim this art, but few ever attain it. And fewer still can make a perfect tone permanent.

That is why some pianos command five times the price of some others. And that is why a few master makes dominate the musical world.

Lyon & Healy pianos have this rare tone in perfection. That was made certain before this name was ever placed on the piano.

The tone is both pure and permanent. It has both sweetness and volume. Its fullness and richness fascinate every musical ear.

All else about this exquisite piano is but trapping and ornament when compared with this tone.

The case—which we make of the rarest woods—was designed by W. Carbys Zimmerman. The finish is utter perfection.

We have combined in this instrument all that the oldest makers have learned in the art of piano construction.

But this would all be wasted, on the people to whom we appeal, were it not for the flawless tone.

The Moderate Price

The prices of Lyon & Healy pianos run from $350 to $450. The difference all lies in the case.

Not another piano costing nearly so little can be compared with the Lyon & Healy. But there is no way in which, by an added price, we could make these pianos better.

Not a dollar is added for name or fame. We are asking but the usual manufacturing profit.

Perhaps these pianos, when their worth becomes known, will command the price of other master makes For our output is limited—our skilled workmen are few. We can never meet a large demand.

The work is done by hand—done with slow, loving care, like the work on a violin. Our ambition is not to make many pianos. But the pianos we make—whether sold at present prices or higher—will be such as add lustre to the Lyon & Healy name.

The Ten-Dollar Catalog

We have issued a catalog which we want you to read, if you are likely to ever buy a high-grade piano.

The pictures are mounted on easels, so they form, when you set them up, a miniature piano show-room.

This book is free, and with every book we enclose a $10 certificate. Should you decide to buy a Lyon & Healy piano—either on time or for cash—your dealer will endorse the fact on this certificate. When that is done, we will accept the certificate in payment for $10 worth of sheet music. You may make your own selections from our sheet music catalog.

The purpose of this offer is to get you to ask for this catalog before you select a piano. Please send us this coupon today for it.

COUPON

Lyon & Healy,
51 to 61 Adams St., Chicago

Please mail me the catalog and the $10 certificate.

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(59)

Lyon & Healy

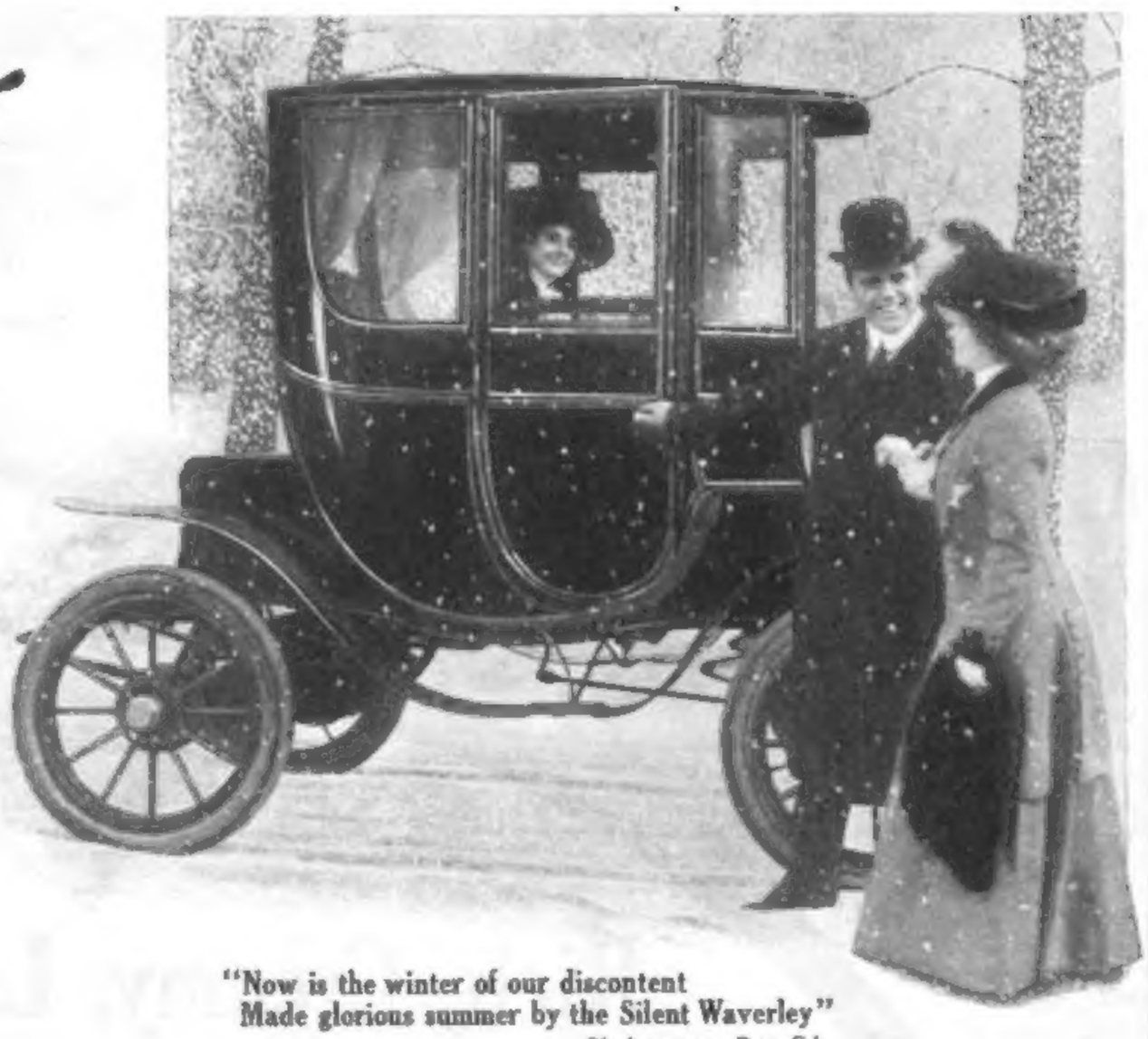
Chicago

The Silent Waverley

Four-Passenger Brougham

An interior-operated Electric for wintry days. Price, $2250

Other Electrics may be operated in winter, but



**"Now is the winter of our discontent
Made glorious summer by the Silent Waverley"**
—Shakespeare, Rev. Ed.

All Seasons Are Alike to the Waverley

There is a distinction here with a difference. Other electrics are operated by exposed chain drives, easily clogged by the snow and mud (causing rust, wear and consequent noise), or there may be a few equipped with experimental shaft drives—untried, untested and unproven; but note:

The Silent Waverley Nobevel Shaft Drive

It is completely enclosed and runs in oil. It is weather-proof, rust-proof, trouble-proof. It has stood the test of three years' constant road experiment and one year's practical service in the hands of hundreds of customers.

Builders of electric carriages for thirteen years, during which they have tested every known form of power transmission from the simple chain and sprocket to the bevel gear and propeller shaft, the Waverley factory began active experiments over three years ago with a new form of drive. As a result the new silent Waverley shaft drive was put on the market a year ago, but only after a two years' road test under the most severe conditions. This year's manufacturing experience insures satisfactory deliveries.

In this drive a silent flexible gear, completely enclosed and running in oil, receives the power direct from the motor and conveys it through the Waverley driving shaft.

This shaft runs parallel to the axle, and is connected to the floating rear axle by means of the Waverley herring-bone gears, which are fully enclosed in oil and dust-proof cases and run in Hess-Bright or F. & S. ball bearings—gears that give 98 per cent efficiency while other gears fluctuate between 65 per cent and 90 per cent. Three years' experiment and one year's actual service have proved the superior efficiency of the new Waverley drive.

Ask the hundreds of owners of new Waverley Electrics equipped with it.

The Silent Waverley Motor

No other electric has a motor of this size, this tried and proved efficiency, and this tested overload capacity.

From the earliest days of the automobile business the Waverley Company has built its own motors in its own factory.

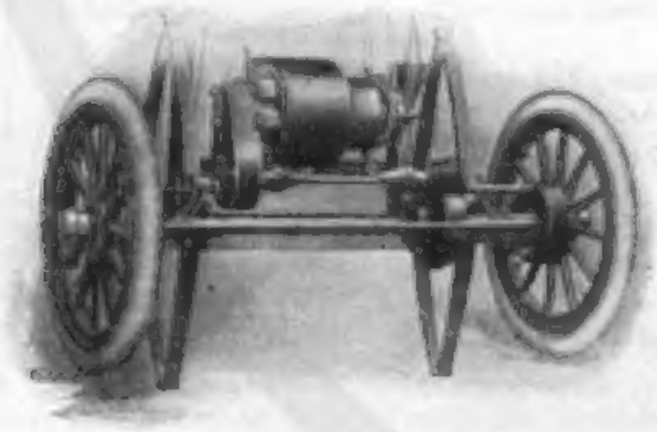
Time and again the great manufacturers of electric motors have offered to build us as good a motor for the same or less money and have failed to do so.

The reason is that all the problems of electric automobile service as applied to motors have been thoroughly studied by the Waverley engineers, and the results of years of experiment and practical service are all embodied in the Waverley motor.

The Waverley motor is series wound, and built with unusual strength of parts. It is so enclosed as to be dust-proof and water-proof. It is so designed and constructed as to be practically trouble-proof.

The Waverley motor will stand more overload, and do it for a longer period than any other motor for similar purpose. This is why snowdrifts are no obstacle to the silent Waverley.

Ask the hundreds of owners of new Waverley Electrics equipped with this motor.



THE SILENT WAVERLEY SHAFT DRIVE

The Waverley is the Home Car

It can be kept and cared for at home more easily than a horse. Many Waverley owners keep their cars at home. You can charge it in your garage or in the street without leaving the house. A bell in your house connected with charging apparatus rings when charging ceases.

We want you to know about the Waverley Noarc controller (Waverley Patent No. 928028), which makes the Waverley the safest of all electrics.

We want you to see the Waverley's Patent Drop Sill (Waverley Patent No. 38621), which makes the Waverley the easiest to enter and leave.

Exide, Waverley or National battery. Choice of solid or pneumatic tires.

THE SILENT WAVERLEY MOTOR (41)

Send for our Beautiful New Art Catalog G 4, showing 1910 models. The book will be mailed free to you by return mail.

The Waverley Co.

142 S. East Street Indianapolis, Ind.

AGENTS: Write to us at once if the Waverley is not represented in your territory. We are receiving many inquiries which we desire to turn over to local representatives. We make a greater variety of electric vehicles than any other manufacturer in the world—four-passenger broughams, two-passenger coupés, Victorias, Stanhopes, the roadster and all kinds of commercial cars. Representing the Waverley you can reach *all* the electrical vehicle trade in your territory.

Rich, Creamy, Lasting Lather

Makes Shaving Easy and Comfortable

Give Johnson's Shaving Cream Soap one trial. That trial will settle, once and for all, the question of shaving soaps.

THE LATHER'S THE THING

Johnson's Shaving Cream Soap is the greatest help in shaving since the invention of the razor, because it makes the best lather, and the lather's the thing. It is as far ahead of other shaving soaps as smokeless gun powder is ahead of the old style, black, smoky powder, which has become obsolete.

Johnson's Shaving Cream Soap

contains rich lather-making ingredients not found in other shaving soaps. It makes a luxuriant lather that softens the hardest beard and soothes the most tender skin.

It makes a lather that does not dry, and after shaving there is no need to use powder, ointments or any facial treatment. The soap itself meets all requirements and leaves the face and skin in healthy condition.

It is antiseptic and is put up in collapsible metal tubes, hygienically protected against the germs of disease. Each tube contains 150 shaves, price 25 cents—a cost of only one-sixth of a cent a shave.

HOW TO USE IT

All you have to do is to squeeze a little of the cream on the moistened end of your brush or direct on your face, then rub with brush in the usual way, and in two seconds your beard will be covered with a thick, creamy, lasting lather, equally efficient for old style or safety razors of all makes.

EVERY DRUGGIST SELLS JOHNSON'S SHAVING CREAM SOAP

If your druggist has sold out we will mail you a tube postpaid to any address upon receipt of 25 cents.

A TRIAL TUBE FOR 2 CENTS

Send us your name and address, with a two cent stamp to cover postage, and we will mail you a 20-shave trial tube. After that, you will use no other shaving soap. Address

Johnson & Johnson
Dept. 21
New Brunswick, N. J.
U. S. A.

150 SHAVES FOR 25 CENTS

COST 1/6th OF A CENT A SHAVE

THE SATURDAY EVENING POST

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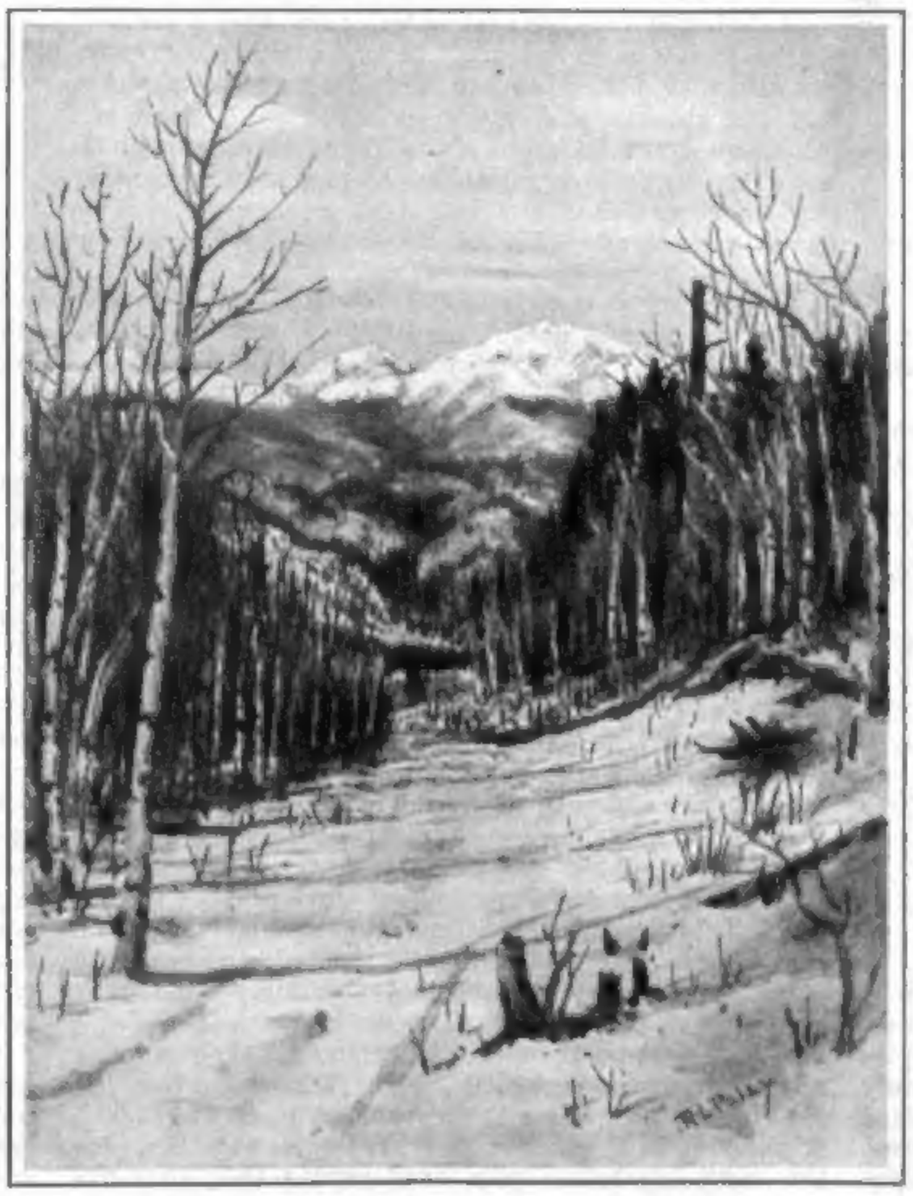
Conservation vs. Conversation

By STEWART EDWARD WHITE

IN THE following article I am going to speak of many things that I shall not have time to explain. This is fighting stuff; not educational stuff. You have been given the educational stuff for some time past by more able and learned men than myself. Therefore I am taking for granted that you will allow me my axioms. If you do not believe them; if the educational stuff has not fulfilled its function of seeping into the public mind; if public opinion has not so far taken sides that it needs now only direction, then, of course, the fighting stuff is mis-aimed. I believe, personally, that public opinion is so directed.

These, then, are facts: That the question of how much it is going to cost us to live is this winter at stake. Congress is this session to decide, must decide one way or the other, how the public water and coal power of our nation are to be developed and distributed. If these rights pass unrestricted and for perpetuity into the hands of private companies, their ownership will absolutely determine a monopoly of power in this country*—power for the making or moving, or for both, of every single item of necessity or luxury the common citizen may use or enjoy. If the charge is "what the traffic will bear," prices will go up for the same reason that the tail follows the dog. If the charges are finally regulated we shall have, nevertheless, the enormous friction of litigation, legislation and execution—an expense both of men's energies and of money that must be borne. If, on the other hand, this same potential power is developed under such regulation that you and Jones and I, to whom it now belongs, get our fair share in the cheapening of power, why, then our monthly bills will lower. The control of horse-power is the control of life.



Compared to this aspect of the question, the actual monetary stake is the least—yet it is formidable enough. At the conventional "franchise value" of twenty dollars a horse-power it amounts to the tidy income of about six hundred millions of dollars a year for water-power, and about three and a half billion dollars, flat, for coal. Leaving out of account the future and collateral gains, this is a tidy table-stake for which to play the game. A comparatively small group of men are after it; they will get it if you don't watch out!

How? Under the present lax laws, if those laws are not amended during the present session of Congress.

Why has not this been done before? For two reasons. In the first place, the Secretary of the Interior has, by straining a point, safeguarded the public interests through regulation. His right to do so is being questioned—about six hundred million dollars' worth a year—and his desire to do so is, of course, entirely contingent on the make-up of the individual. In the second place, these lands are now withdrawn from public entry.

The People Must Force Good Legislation

EX-PRESIDENT ROOSEVELT withdrew the most of them; and President Taft has continued the withdrawal. But notice this difference between the ways the two men look at the same fact: Roosevelt maintained that in his supervisoral capacity the President had a right to withdraw public lands from entry, to protect them from exploitation. Taft argues that he can so withdraw them only "pending legislative action." In other words, he puts it up to Congress.

Now, in these circumstances, if you were a gentleman, or group of gentlemen, wanting six hundred million dollars a year's worth of public property free, what would you try to do? You would just try to fix it in such a manner that Congress would be so exceedingly busy that new water and coal legislation would be crowded off the calendar. At the end of the session you would listen with gratification to a large gentleman explaining that—well, he'd done his best, but, of course, he could not force Congress to act. And then you'd proceed to rake off the stake quite legally, quite noiselessly. No new laws at all will do you quite as well as a regularly-passed deed of gift.

That is the first point you must realize: that it is not enough to watch out for "grab" bills; it is not sufficient to scrutinize apparently innocent bills for the little joker; it will not do merely to kill bad legislation. You must force good legislation. What good legislation is we shall proceed shortly to discuss.

But, in the mean time, I want to call your attention to past history—not very remote, but merely of a time when the grabbers saw the land withdrawn from entry, apparently forever, and so faced the necessity of legislating that land within their grasp—namely, the period of the Sixtieth Congress. This examination is not merely academic. It shows you what to expect, provided the predatory gentlemen fail in their efforts to smother legislation. For, of course, it needs no high grade of intelligence to see that, if the grabbers fail to assure no legislation, they will have a few bills of their own to introduce. These bills are even now made out and pigeonholed, awaiting that abhorred moment when consideration of such matters can no longer be denied. We have as yet no means of guessing their contents; but we can forecast the purport thereof by a glance at what has been attempted in the past.

The Three Kinds of Bills

IN THE Sixtieth Congress, then, there were introduced in the Senate six, in the House three, pernicious bills having to do with water-power. This leaves out of account bills trying to limit the Government jurisdiction over navigable streams. Why this preponderance in the Senate it would be difficult to say. Perhaps because the Senate is the more august body. The effect of the passing of any of them would have been that of turning over to exploitation, without return, the water-wealth of the country. They aimed to do this frankly and openly by grants in perpetuity; more surreptitiously by transferring the power over said grants from the Secretary of the Interior to state legislatures; and quite secretly by blind jokers in apparently innocent bills. Measures of the first kind have the merit of being aboveboard, at any rate. They were frankly piratical measures, and the buccaneers swarmed over the rail. The object of the second sort was to split the power and transfer it where it could be easily handled. Only the well-known high integrity of our state legislatures could have saved us. Of the third class I am going to detail a sample, just for the curious interest of it.

Under the present law a citizen already has a right to a permanent right-of-way over Government lands for ditches and reservoirs, to be used for irrigation or milling or mining purposes. If the electric-power companies could only persuade the courts to define electricity as "irrigation" or "milling" or "mining," they would be quite happy. It would solve the whole problem. Only they cannot. One day a bill was introduced. It assured to citizens the above rights for "irrigation" or "for *domestic*, milling or mining purposes." In that one word domestic alone did it differ in effect from the old law. Fortunately there were one or two friends of the people on that committee. They had a pertinent question or so to ask, such as:

(*a*) Why this sudden, anxious solicitude for the hardy settler's washtub, drinking trough and washbasin?

(*b*) What domestic purpose existed so pressing that a fifty-year permit would not satisfy it?

(*c*) Why set the mighty machinery of Congress to break this butterfly, which the needle of a single regulation would have successfully impaled?

Nothing but echoes answering, they consulted a lawyer. He gave it as his opinion that almost any court in its infinite wisdom would interpret that word domestic to mean, not the glowing fireside, the sudsy tub, the battered basin, nor even the Saturday-night bath, but as signifying "for home use," "not foreign," as one says "domestic and foreign products." In other words, as long as the electric-power company did not attempt to light London, or pull Paris in trains, or heat Honolulu, it could have gone merrily on forever freely manufacturing its domestic juice.

You must not get away with the impression that you should be inimical to the hydro-electric companies. In them and in their expansion rest the greatest possibilities of our country's development. With the perfecting of water-power we shall enter on a new industrial era. This perfecting can be done better through private enterprise than by the Government: there can be no doubt of that. We want to encourage the hydro-electric companies as far as we fairly may. Therefore we should have no desire to impose unfair restrictions, so that these companies would hesitate to enter the field.

But the power companies refuse to be either good or reasonable. They decline to meet us half-way, or, indeed, even to budge from their tracks. They tell us that if we

*That such a monopoly is already in the way of consolidation may be seen from innumerable reports and statistics to be obtained of the National Conservation Association.

don't turn the whole business over to them, lock, stock and barrel, they won't play—and then what will become of the development of your West!

Let us see how that works out from the standpoint of the reasonable man, not of the spoiled child who wants everything in sight.

A good law, and the sort you should insist that your Congressman and Senator indorse, should cover the following three points:

1. Easements should be for a limited time, say fifty years, instead of forever. At the end of that time they should be renewable on a new basis, to be determined by the new conditions.

2. The companies should pay back to the public a reasonable annual conservation charge per horse-power.

3. The companies should be required to develop the power within a reasonable, specified time. This is to avoid the danger of speculative holdings.

The water-power companies state flatly that these three provisions are confiscatory, discouraging and unacceptable. Let us take the points up as they present themselves.

Objections of the Companies

IT IS natural that the companies should desire a perpetual franchise. It would be a handy thing to have about, both for future indefinite expansion and to avoid supervision, and also for the monopolistic combinations already taking place. These would be less possible under a limited franchise. Their arguments, however, are along other lines.

How do we know, say they, that, at the end of fifty years, our plants may not be practically confiscated, or that rates for a new contract may not be so raised on us that we cannot do business? Of course, if the company has flagrantly violated public rights during that period it ought to lose. If it has behaved, then it will have a better chance than before to assure its profits, because it is already on the spot, and the precedents governing such cases will have been established. It is absurd to suppose that, even if a Cabinet officer at that time should care to attempt a hold-up, he would be sustained by any court.

But, urge the companies, we cannot borrow the huge sums necessary for our installations unless we can assure the bankers of something more solid than a short tenure. This is widely and vehemently urged, and would be a serious objection, worthy of serious consideration, were it true. It is not.

On February 27, 1908, Government representatives met the power companies and bankers of New York and Boston to thrash the matter out. The meeting brought no results, for the simple reason that the power people declined to concede a single point. In fact, when the Government representative offered to leave the simple matter of the determination of the proper charge to the tribunal created for just such purposes—the Bureau of Corporations—the power people refused. But this point was gained: the bankers admitted that they would have no hesitation whatever in financing a fifty-year proposition.

This point is curiously strengthened by a perusal of the bond circulars of the various concerns. The new power company generally issues bonds to cover the amount necessary to install its plant and build all its works. Then it sends out a circular showing just the provisions it has made for retiring these bonds by means of a sinking fund set aside from its earnings. I have seen dozens of these. Almost invariably these companies purpose paying off the entire bond issue in thirty years. If they intend to retire the last bond twenty years before their permit ceases, how can they suppose a banker is concerned? Again echo answers nothing.

Less color of probability sticks to the objections to the second provision of our ideal bill—that relating to the payment of a small horse-power charge. Of course, the companies object to paying anything at all. That is natural. But the days when we freely distributed grass, timber, coal, mineral and water to whoever wanted it are happily by. We now wonder why we should give these things to Jones, just because he is on the ground. Grazing and timber fees were fought bitterly; but they stuck.

But in this case, the power people assure us earnestly, we are going a little too far. This fee for water-power is the last straw that is going to break the back of our altruistic desire to develop the West. We have given alternate sections to railroads entering a new country; we have protected our industries everywhere. Why should we not offer this inducement to a great and new enterprise, destined to—and so forth?

The answer is, quite specifically: "Because said great and new enterprise doesn't need it."

In the first place, it is by no means confiscatory nor even mildly burdensome. Our struggling brothers in Canada, for a ten thousand horse-power plant, deliver over to their Government fifteen thousand dollars annually and seem to be happily making money on it. The cost of installation is about the same there as in the West, it might be well to remark, merely to head off that possible objection. Our proposed charge for the same size plant would average sixty-five hundred dollars, and for the first years of struggle would be only thirteen hundred dollars. For that ten thousand horse-power, at present rates, that company would receive from a million to a million and a half dollars a year. It would hardly seem that the margin of profit on that gross income would be endangered by a conservation charge of sixty-five hundred dollars.

Or contemplate the sad case of Los Angeles, where the poor, downtrodden patriots scrape the other fellows' pennies together and invest about three and a half million dollars' worth of them in a power plant. They run that plant a year, and then meet to figure out how they stand. It is a very mournful occasion. First they deduct from their earnings twelve and a half per cent for depreciation; then they subtract all their running expenses and the cost of material. What have they left as a pitiful return for their year? A mere $1,116,000! A company in this famed district, by the way, is raising the most lugubrious yelp over paying that sixty-five cents per horse-power, or about eight thousand dollars a year, to the public from which it draws the original sources of its wealth. Examples of this sort of thing could be multiplied to the limits of space. The facts remain clearly: (*a*) That the companies can abundantly afford to pay the very moderate charge for what they get; and (*b*) that they need no particular encouragement.

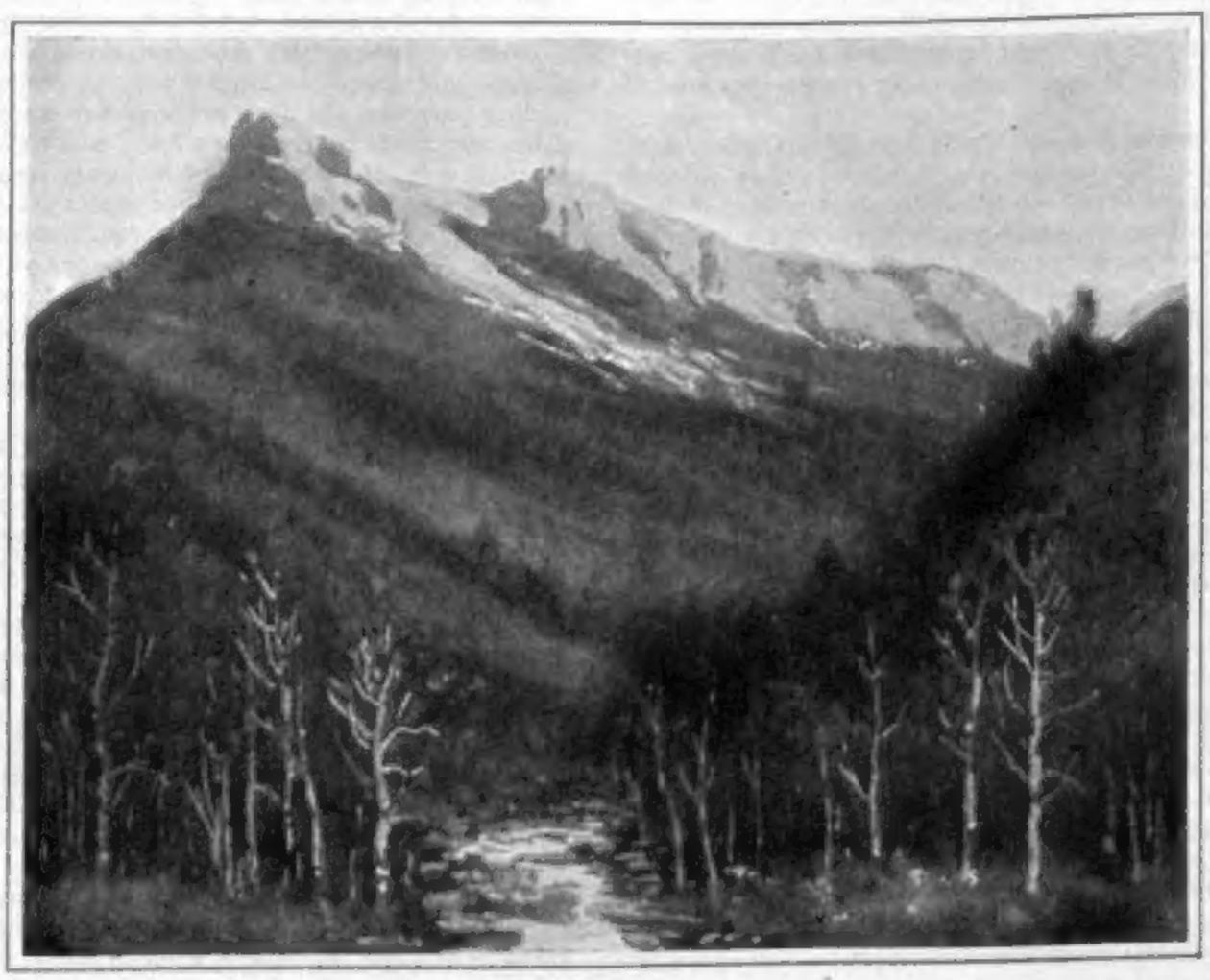
How to Prevent a Monopoly

THE last sentence goes far to answer the most widespread argument against the conservation idea—namely, that it is hampering the development of the West. We are a building people, and that argument appeals to us. The truth of the matter is that the reverse is the case. At present the companies take up all the desirable sites, develop electricity to supply only what a high-priced market will take, and put the rest into cold storage for future profits. It pays better to make a million dollars with one plant producing ten thousand horse-power at one hundred dollars than to send out five times the power at twenty dollars. Yet at twenty dollars a fair profit is to be made. Naturally, the development proceeds just as fast as the maximum profits lead it, and no faster. The development of the West would be greatly hastened if a man had to develop his power as he acquired it, instead of laying it by for speculation. Not only would more power become available, but it would be cheaper power.

Were it possible in the limited space at my disposal I could collate more statistics to show you just how that works out. For instance, in four California rivers eighty per cent of the whole power was filed on many years ago, and only one per cent of that developed!

Now, if the foregoing has interested you at all it is up to you to give a few minutes' time to the matter. It ought to interest you. The monopoly of power through the only two sources of it—coal and water—is one that will affect you, directly and indirectly, through your taxes, your transportation, the cost of your shoes, hat, coat and food. It will be very difficult to regulate that monopoly after it is entrenched. Consider what conditions would be now if we had had the wisdom to control adequately, from the beginning, such things as oil, railroads, coal and beef. We do not want to discourage or hamper these great combinations, for they are capable of conducting our businesses better than we could conduct them ourselves; but we must beat into their brute heads some faint notion of the rights of all men. They are excellent servants, but poor masters. We are having lots of trouble convincing the old ones as to their status. Here is a new one that we can regulate wisely, if we will, before it is ready to go out into the world.

My advice is the same old advice. Write your Congressman and your Senator. Do it now. It will take you ten minutes and a two-cent stamp. I do not know of any easier way to leave a substantial legacy to your children.



THE DOMINANT TENEMENT

Morris Builds It and Abe Sells It—By Montague Glass

ILLUSTRATED BY HENRY RALEIGH

I

MORRIS PERLMUTTER'S front parlor represented an eclectic taste, and the fine arts had been liberally patronized in its decoration. On the wall hung various subjects in oil, including still life, landscapes, marine scenes and figures, all of which had been billed to Morris by a Fourteenth Street dealer as:

½ dozen assorted oil paintings . . .	@	$96	$64
½ dozen shadow boxes for paintings .	@	12	8
			$72

But it was not at the oil paintings that B. Rashkin gazed. His eyes sought instead the framed and glazed certificate of membership of Morris Perlmutter in Harmony Lodge 41, Independent Order Mattai Aaron.

"Them very people hold the mortgage, Mr. Perlmutter," Rashkin said, "and with the influence what you got it in the order, why ——"

"Lookyhere, Rashkin," Perlmutter interrupted, "you're a real estater, and if you don't get up at eight o'clock then you get up at nine, and it's all the same; but me, I am in the cloak business, and I got to get downtown at seven o'clock, and so I'm going to tell you again what I told it you before. Go and see Abe tomorrow, and put this proposition up to him like it was something you never told me nothing about, y'understand? Then if he makes the suggestion to me, Rashkin, I would say all right. Because if it should be me what would make the suggestion to him, y'understand, he wouldn't have nothing to do with it. And even if he should consent to go into it, and if we lost money on the deal, Rashkin, I wouldn't never hear the end of it."

Rashkin nodded and seized his hat.

"All right," he said, "I will do what you say, Mr. Perlmutter. But with them three lots it's like this: they're owned by ——"

Morris yawned with a noise like a performing sea lion.

"Tell it to Potash tomorrow, Rashkin," he said, and led the way to the hall door.

Accordingly the next morning Rashkin entered the salesroom of Potash & Perlmutter, where Abe was scanning the "Arrival of Buyers" column in the Daily Cloak and Suit Record.

"Good morning, Mr. Potash," B. Rashkin said. "Ain't it a fine weather?"

"Oh, good morning," Abe cried.

"You don't know my face, do you?" Rashkin said.

"I know your face," Abe said, "but your name ain't familiar. I guess I seen you in Seattle, ain't it?"

B. Rashkin nodded. He had never been farther West than Jersey City Heights.

"Well, how is things in Seattle, Mister—er——"

"Rashkin," B. Rashkin supplied.

"Rashkin?" Abe went on, and then he paused, but not for an answer. "Rashkin—why, I don't know no one from that name in Seattle."

"No?" Rashkin replied. "Well, the fact is, Mr. Potash, I ain't come to see you about Seattle. I come to see you about three lots up in Two Hundred and Sixty-fourth Street."

The urbane smile faded at once from Abe's face and gave place to a dark scowl.

"Oh!" he exclaimed, "a real estater. I ain't got no time to fool away with real estaters."

"This ain't fooling away your time, Mr. Potash," Rashkin said. "Let me explain the proposition to you."

Without waiting for permission he at once divulged the object of his visit, while Abe listened with the bored air of an unemployed leading man at a professional matinée.

"Yes, Mr. Potash," B. Rashkin concluded, after half an hour's conversation, "I seen it bargains in my time, but these here lots is the biggest bargains yet."

"Vacant lots ain't never bargains, Rashkin," Abe commented. "What's the use from vacant lots, anyway? A feller what's got vacant lots is like I would say I am in the cloak business if I only got it an empty store with nothing in it."

Abe glanced proudly around him at the well-stocked racks, where the new season's goods were neatly arranged for prospective buyers.

"But the real-estate business ain't like the cloak business, Mr. Potash," B. Rashkin said.

"Real estate!" Abe interrupted. "Vacant lots ain't no real estate, Rashkin. Vacant lots is just imitation real estate. You couldn't say you got it real estate when you only got vacant lots, no more as a feller what buys a gold setting could say he's got it a diamond ring."

And the Combination Proved Too Much for Morris

"Diamonds is something else again," said B. Rashkin. "I ain't no judge of diamonds, Mr. Potash, but about real estate, Mr. Potash, I ain't no fool neither, y'understand, and these here three lots what I talk to you about is the only three vacant lots in the neighborhood."

"Might you think that's a recommendation, maybe, Rashkin," Abe replied, "but I don't. You come around here to try to sell it me a couple of lots, and you got to admit yourself they're stickers."

"They ain't stickers, Mr. Potash," B. Rashkin protested.

"No?" Abe said. "What's the reason they ain't stickers, Rashkin? If they ain't stickers why ain't somebody built on 'em?"

"You don't understand," B. Rashkin explained. "Them lots is an estate that was in litigation, and it's only just been settled up; so that they couldn't sell 'em no matter who would want to buy 'em. Now I got 'em to entertain an offer of eighty-three thirty-three apiece, or twenty-five thousand for the three lots, all cash above a blanket mortgage of ten thousand dollars held by the Independent Order Mattai Aaron. I seen it also Milton M. Sugarman, the attorney for the I.O.M.A., and he tells me that they would probably be agreeable to make a building loan on them lots of twenty-five thousand on each thirty-seven six front."

"That don't interest me none neither," Abe replied, "because I ain't in the building business, Rashkin; I am in the cloak and suit business."

"Sure, I know," said Rashkin; "but this is an opportunity which it wouldn't occur again oncet in twenty years."

"Don't limit yourself, Rashkin," Abe retorted. "Make it fifty years. It's all the same to me, because I wouldn't touch it, Rashkin."

"But, Mr. Potash," Rashkin broke in, "if your partner, Mr. Perlmutter, would be agreeable, wouldn't you consider it?"

"What's the use asking me hypocritical questions, Rashkin?" Abe replied. "Mawruss would no more touch it as I would. You don't know what a crank I got it for a partner, Rashkin. If I would just hint that I wanted to buy real estate, y'understand, that feller would go all up in the air. And even if he would buy it with me yet, and we should lose maybe a little money, I would never hear the end of it. That's the way it goes with a feller like Mawruss Perlmutter, Rashkin."

B. Rashkin put on his hat and rose sadly.

"Well, Mr. Potash," he concluded, "all I can say is you lost a splendid opportunity. Why, if I could only get it a feller to take over one of them thirty-seven six parcels, I would buy the other one myself and put up a fine building there."

"I'm sure I ain't stopping you, Rashkin," Abe said. "Go ahead and build, and I wish you all the luck you could want; and if you should get somebody else to take the other one and a half lots, I wish him the same and many of 'em. Also, Rashkin, if I was a real estater I would be glad to fool away my time here with you, Rashkin, but being as I am in the cloak business I—you ain't going, Rashkin, are you?"

Rashkin answered by banging the door behind him and Abe repaired to the cutting-room, where Morris Perlmutter was superintending the reception and disposal of piece goods.

"Who was that saleaman you was talking to a while ago, Abe?" he asked innocently.

"That wasn't no saleaman, Mawruss; that was a loafer," Abe replied.

"A loafer!" Morris said. "He didn't look like a loafer, Abe. He looked like a real estater."

"Well, Mawruss," said Abe, "to me a real estater looks like a loafer, especially, Mawruss, when he comes around with a bum proposition like he got it."

"What for a proposition was it, Abe?" Morris asked.

"Ask me!" Abe exclaimed. "That real estater gives me a long story about some vacant lots, and an estate, and the Independent Order Mattai Aaron, and a lot more stuff what I don't believe the feller understands about himself."

"But there you was talking to that real estater pretty near an hour, Abe, and you couldn't even tell it me what he wants at all," Morris protested.

"To tell you the truth, Mawruss," Abe replied, "I ain't interested in what real estaters says. Real estaters, insurance canvassers and book agents, Mawruss, is all the same to me. They go in by one ear and come out by the other."

"Why, for all you know, Abe, the feller would have maybe some big bargains."

"If you are looking for bargains like that feller got it, Mawruss," Abe retorted, "you could find plenty of 'em by green-goods men. If you give me my choice between gold bricks and vacant lots, Mawruss, I would say gold bricks."

Morris turned away impatiently.

"What do you know about real estate, Abe?" he cried.

"Not much, Mawruss," Abe admitted, "but I know one thing about gold bricks, Mawruss: you don't got to pay no taxes on 'em."

II

THAT evening B. Rashkin again presented himself at the One Hundred and Eighteenth Street residence of Morris Perlmutter, and with him came Isaac Pinsky, of the firm of Pinsky & Gubin, architects. Mr. Pinsky had a roll of blue-prints under his arm and a strong line of convincing argument at the tip of his tongue, and the combination proved too much for Morris. Before Rashkin and Pinsky left that evening, Morris had undertaken to purchase a plot thirty-seven feet six inches by one hundred feet, adjacent to a similar plot to be purchased by Rashkin. Moreover, he and Rashkin engaged themselves to erect two houses, one on each lot, from the plans and specifications that Pinsky held under his arm. Each house was to be identical with the other in design, construction and material, and an appointment was then and there made for noon the next day at the office of Henry D. Feldman, attorney at law, for the purpose of more formally consummating the deal.

Thus, when Morris entered the sample room the next morning it became his duty to break the news to his partner, and he approached Abe with a now-for-it air. "Well, Abe," he said, "you was wrong."

"Sure, I was, Mawruss," Abe replied amiably. "With you I am always wrong. What's the matter now?"

"You was wrong about that feller Rashkin," Morris explained. "He was up to my house last night, and put the same proposition up to me what he told it you yesterday, and the way I figure it, Abe, we would make money on the deal."

"I ain't so good on figures what you are, Mawruss," Abe replied. "All I can figure is I got enough to do to attend to my own business, Mawruss, without going into the building business."

"But we wouldn't got to go into the building business, Abe," Morris protested. "All we got to do is to put down eight thousand dollars for the lot. Then the I. O. M. A. makes us a building loan of twenty-five thousand dollars. Rashkin's got plans and specifications drawn by Pinsky & Gubin, a first-class, A-number-one archy-teck concern, for which he wouldn't charge us nothing, and then, Abe——"

He paused to fix Abe's attention before finishing his explanation.

"And then, Abe," he continued, "we hire my Minnie's brother, Ferdy, what knows the building business from A to Z, to build it the house for us. All we would got to do is to put up the four thousand apiece, Abe, and when the house is finished Rashkin says we could sell it like a flash."

"I never sold a flash, Mawruss," Abe said; "and, anyhow, Mawruss, while I ain't saying nothing about your Minnie's family, y'understand, if I would got to go into a deal with a horse-thief like Ferdy Rothschild, y'understand, I would take my money first and deposit it for safety with some of them fellers up in Sing Sing. Such a show I should have of getting it back, Mawruss."

"Lookyhere, Abe," Morris said, "before you would make some cracks about my Minnie's family, how about your Rosie's brother, the one what——"

"'S'all right, Mawruss," Abe broke in. "I ain't saying my wife's brother is so much, neither. This is the way I feel about a feller's wife's brother: If he got a little money then he treats you like a dawg, Mawruss, and if he's broke, y'understand, then your wife gives him all your cigars and ties, and if you should happen to have the same size neck, Mawruss, then all your life you are buying collars and shirts for two. No, Mawruss, I ain't got no confidence in anybody's wife's brother, especially, Mawruss, if a feller should make it a dirty failure like Ferdy Rothschild did and then takes all the money and blows it in on the horse-races."

"That's from old times already," Morris protested. "Today he's a decent, hardworking feller, Abe, and for two years he's been working for the Rheingold Building and Construction Company. What he don't know about putting up tenement houses, Abe, ain't worth knowing."

"And what I don't know about putting up tenement houses, Mawruss," Abe said, "would fill one of them Carnegie Libraries, Mawruss; and also, furthermore, Mawruss, I don't want to know nothing about it, neither. And also, Mawruss, if you should stand there and talk to me all day it wouldn't make no difference. If you want to build tenement houses, Mawruss, you got my permission; but you could leave me out. I got my own troubles with cloaks."

Morris rose.

"All right, Abe," he said. "I give you your chance, Abe, and you wouldn't take it."

"What d'ye mean, Mawruss?" Abe asked.

"I mean, Abe, that I will go into this alone by myself, and only one thing I beg of you, Abe: don't come to me in six months' time and claim that I wouldn't let you in on a good thing. I have done my best."

The air of simple dignity with which Morris delivered his ultimatum was marred to some extent by a raucous laugh from Abe.

"Don't do me no favors, Mawruss," he jeered. "All I got to say is that if I was you, Mawruss, I would get this here archy-teck and B. Rashkin, and also your brother-in-law, Ferdy, together, and I would make 'em an offer of settlement for, say, three thousand dollars, Mawruss. Because the way I figure it out, this thing would stand you in as much money as that and a whole lot of worry, too."

"You shouldn't be so generous with your advice, Abe," Morris retorted.

"Oh, I don't charge you nothing for it, Mawruss," Abe said, as he turned to the "Arrival of Buyers" column, and, for lack of appropriate rejoinder, Morris snorted indignantly and banged the sample-room door behind him.

For the remainder of the afternoon Abe's face wore a malicious grin. It was there when Morris left to keep his appointment at Henry D. Feldman's office, and when he returned four hours later the malice, if anything, had intensified.

"Well, Mawruss," Abe cried, "I suppose you fixed it all up?"

"It don't go so quick, Abe," Morris replied. His manner was as cheerful as only that of a man who has struggled hard to repress a fit of violent profanity can be—for the meeting at Henry D. Feldman's office had been fraught with many nerve-racking incidents. *Imprimis*, there had been Feldman's retainer, a generous one, and then had come the discussion of the building-loan agreement with Milton M. Sugarman, attorney for the I. O. M. A.

Feldman assured Morris that it was customary for the borrower to pay the fees of the attorney for the lender, incidental to drawing and recording the necessary papers, and Morris had also learned that the high premiums of insurance for the building to be erected would come out of his pocket. Moreover, he had seen B. Rashkin credited with commissions for bringing about Morris' purchase of the lot, and for the first time he had ascertained that he also owed B. Rashkin two hundred and fifty dollars commission for procuring a building loan from the I. O. M. A.

So far he reckoned that his investment exceeded B. Rashkin's by a thousand dollars, and when he considered that B. Rashkin would be his own superintendent of construction, while he, Morris, would be obliged to hire Ferdy Rothschild, at a compensation of seven hundred and fifty dollars, to perform that same office for him, Abe's advice appeared too sound to be pleasant.

"No, Abe," he said, "it don't go so quick. I got another appointment for next week."

Abe grunted.

"All I got to say, Mawruss," he commented, "you shouldn't forget you are a partner in a cloak and suit business."

"Don't worry," Morris replied; "you wouldn't let me forget that, Abe." He strode off toward the cutting-room and once more Abe resumed his fixed grin.

"How Could He Sell You That House, When I Got This Here Option on It This Morning for Forty-Eight Thousand Dollars?"

III

IT MUST be confessed that through the entire six months of his building operations Morris maintained a stoic calm that effectually hid the storm raging within his breast. All the annoyances incidental to building a house were heaped on Morris, and both he and Rashkin, equally, suffered petty blackmail at the hands of the attorney and the architect for the building-loan mortgagee.

In the mean time Abe's grin gained in breadth and malice, and on more than one occasion Morris had foregone the pleasure of assaulting his partner only by the exercise of remarkable self-control.

"Do me the favor, Abe," he said at length, "and let me in on this joke."

B. Rashkin

"I mean I seen it Gussarow, the glass man, on the subway last night, Mawruss," Abe explained, "and he says that for every pane of glass what went into your house, Mawruss, Ferdy Rothschild gets his rake-off."

"Well, what do I care?" Morris retorted. "If Gussarow could stand it, Abe, I can."

"Gussarow can stand it all right, Mawruss," Abe said reassuringly. "All he's got to do is to put it on the bill."

"Well, if he put it on my bill, Abe," Morris replied, "he also put it on Rashkin's bill, because him and me bought the same building material all the way through, and I wouldn't pay no bills till I saw that Rashkin don't get charged less as I do."

This was conclusive, and Abe's grin relaxed for several inches, nor did it resume its normal width until some days later when Morris began to negotiate for his permanent mortgage loan. Once Morris remonstrated with him for his levity.

"Must you go around looking like a crazy idiot, Abe?"

"I must got to laugh, Mawruss," Abe protested, "when I seen it Sam Feder, of the Kosciusko Bank, this morning, and he tells it me you got a permanent mortgage from the I. O. M. A. He says Milton M. Sugarman told him you got it ahead of Rashkin, because you got influence as a lodge brother of Sugarman."

"Sure, I did," Morris admitted.

"And then, Mawruss," Abe went on, "Rashkin hears that the I. O. M. A. is going to make you a permanent loan, so he goes to see Sugarman too."

"That's right," Morris agreed.

"And he says to Sugarman that so long as Sugarman is got to search the title to your house he wouldn't have to search the title to Rashkin's house, because both houses stands on the same piece of property. So he makes a proposition that if Sugarman would charge him only a hundred dollars he would put in an application by the I. O. M. A. for a permanent loan. Otherwise he would get it from a life-insurance company."

Morris nodded ironically.

"And Sugarman says he would do it, I suppose," he broke in. "No, Abe, Sugarman ain't built that way. It costs me five hundred dollars for that loan, Abe."

"I know it did, Mawruss," Abe said, "and Feder says that Sugarman told him he charges you five hundred dollars, and so he don't want to be a hog, Mawruss, and, therefore, he closes with Rashkin for a hundred and fifty."

Morris' jaw dropped and he stared at Abe.

"Furthermore, Mawruss," Abe went on, "Rashkin comes in to see Feder the other day and tells Feder he would be glad to make a quick turn. And he tells Feder that house stands him in eight thousand dollars cash and he would be glad to sell it for forty-four five, all cash above the new first mortgage of thirty-three thousand."

Morris nodded.

"But, Abe," he croaked, "how could he do that? Reckoning all the mortgages and everything, and what I invested and paid out for building material over and above the building loan, that house stands me in just eleven thousand two hundred and fifty dollars cash. If I would come out even on that house I got to sell it for forty-five seven-fifty, and I reckoned on forty-seven thousand as a fair price for the house."

"Sure, you did," Abe said cheerfully.

"And how that feller, Rashkin, could claim that his house stands him in eight thousand dollars cash is more

"It ain't no joke, Mawruss," Abe replied. "I thought you found that out already."

"If you mean the house, Abe," Morris answered, "all I got to say is that, if there should be any joke about it, Abe, the joke is on you, for that house is pretty near finished."

"I'm glad to hear it, Mawruss," Abe said. "I suppose Ferdy Rothschild did it a good job on the house."

"Sure, he did," Morris said.

"He didn't get no rake-offs from material men or nothing, Mawruss. What?" Abe asked.

"Rake-offs!" Morris cried. "What d'ye mean by that?"

as I could understand, Abe," Morris said. "Because while I know it I spent for commissions and for Ferdy Rothschild a couple thousand more as Rashkin, Abe, our building material cost the same, Abe."

"Sure it did—on the bills, Mawruss," Abe replied; "but Gussarow says that of course he don't know nothing about the other material men, but when he sends the bill to you he also sends the same bill to Rashkin, and when you send him a check for your bill, Ferdy Rothschild gets five per cent. Also Rashkin sends Gussarow a check for his bill with five per cent discount, and Ferdy Rothschild *schmiers* Rashkin a twenty-dollar note, and that's the way it goes."

Morris sat down in the nearest chair and blinked helplessly at Abe.

"What do you think for a couple of crooks like that, Abe?" he croaked.

"What do I think, Mawruss?" Abe repeated. "I think that one of 'em is a brother-in-law, Mawruss, and the other is a real estater, Mawruss, and that's a bad combination."

"But I could make 'em arrested, Abe," Morris declared, "and, by jiminy, I will do it, too."

Abe shrugged.

"You couldn't do that, Mawruss," he said, "because, in the first place, Mawruss, your Minnie wouldn't stand for it; and in the second place, them two fellers would fix up a fine story between 'em and the judge would let 'em go. And then, Mawruss, they would turn around and go to work and sue you for false arresting; and the first thing you know, Mawruss, it would stand you in a couple of thousand dollars more."

Morris nodded sadly.

"I believe you're right, Abe," he murmured.

"Sure, I'm right, Mawruss," Abe said; "and also, Mawruss, while I wouldn't want to say nothing to make you feel worse already, I got to say, Mawruss, that if you would believe I was right six months ago yet, you wouldn't got to believe I was right now."

Morris nodded again. He was thoroughly crushed, and he looked so appealingly at his partner that Abe was unable to withhold his comfort and advice.

"Lookyhere, Mawruss," he said, "a feller's got to make a mistake sometimes. Ain't it? And if he didn't get stuck for a couple of thousand dollars oncet in a while he wouldn't know the value of his money. Ain't it? But as this thing stands now, Mawruss, I got an idee you ain't stuck so bad as what you think."

"No?" Morris said. "Why ain't I, Abe?"

"Well, Mawruss, I'll tell you," Abe began, with no clear conception of how he would finish. "You know me, Mawruss; I ain't a feller what's got a whole lot to say for myself, but I ain't got such bad judgment, neither, Mawruss."

"I seen fellers with worser judgment as you, Abe," Morris said.

Abe could not forbear a stare of astonishment at this grudging admission.

"At last you got to admit it, Mawruss," he cried; "but anyhow, Mawruss, go ahead and finish up this here permanent-mortgage-loan business, and then, Mawruss, I will do all I can to help you out."

Morris rose to his feet.

"Well, Abe," he began in shaking tones, "I must got to say that I——"

"Lookyhere, Mawruss," Abe broke in savagely, "ain't we fooled away enough time here this morning? Just because you got your troubles with this here building, Mawruss, ain't no reason why we shouldn't attend to business, Mawruss."

He handed Morris a black cigar, and as they started for the cutting-room they gave vent to their pent-up emotions in great clouds of comforting smoke.

IV

THE next fortnight was fraught with so many disagreeable experiences for Morris that he appeared to age visibly, and once more Abe was moved to express his sympathy.

"You shouldn't take on so, Mawruss," he said, the morning after the permanent loan was closed. "The first thing you know, Mawruss, you will be getting a nervous break-up, already."

"I bet yer I would get a nervous break-up, Abe," Morris agreed. "If you would be me, Abe, you would get a nervous break-up, too. In the first place, Abe, I got to pay them suckers—them archy-tecks, Pinsky & Gubin, a hundred dollars before they would give it me their final certificate, and then, Abe, I got to *schmier* it a feller in the tenement-house department another hundred dollars. And then, Abe, I told it them other two crooks what I thought of 'em, Abe, and you ought to hear the way that horse-thief talks back to me, already."

"Horse-thief!" Abe said. "Which one, Mawruss?"

"That Ferdy Rothschild, Abe," Morris continued. "So sure as I stand here, Abe, if that feller wouldn't be my wife's brother, I would make for him a couple blue eyes he wouldn't forget so quick."

"With a feller like that, Mawruss," Abe said, "you shouldn't bother yourself at all. If you make a lowlife bum a couple blue eyes, he will make you also a couple blue eyes, maybe, and that's all there is to it, Mawruss. But when you make it a crook like Ferdy Rothschild a couple blue eyes, then that's something else again. Such a schwindler like him, Mawruss, would turn right around and sue you in the courts yet for damages, and the first thing you know you are stuck for a couple thousand dollars."

"Well, I am through with him, anyhow," Morris replied, "so we wouldn't talk no more about him. A dirty dawg like him, Abe, ain't worth a—a ——" He was searching his mind for a sufficiently trivial standard of comparison when Abe interrupted him.

"Lookyhere, Rashkin," Abe Said, "What's the Use Beating Bushes Around?"

"I thought you wasn't going to talk about him, Mawruss," he said; "and, anyhow, Mawruss, what's the use talking about things what is past already? What we got to do now, Mawruss, is to sell that house."

"I know it, Abe," Morris replied ruefully, "but how are we going to sell that house with B. Rashkin going around offering to sell the identical same house for forty-four five? If I would be lucky enough to get forty-five seven-fifty for mine, Abe, I would still be out several hundred dollars."

"You talk foolish, Mawruss; you would get forty-seven thousand, sure, for that house."

"Would I?" Morris cried. "How would I do that?"

"Leave that to me," Abe replied.

He went into the private office and put on his hat and coat.

"Where are you going, Abe?" Morris asked.

Abe waggled his head solemnly.

"You shouldn't ask me, Mawruss," he said. "I got an idee."

It was a quarter to twelve when Abe left the loft building on Nineteenth Street, and he repaired immediately to the real-estate salesroom on Vesey Street, where auction sales of real estate are held at noon daily. To this center of real-estate activity comes every real-estate broker of the East Side, together with his brothers from Harlem and the Bronx, and Abe felt reasonably sure that B. Rashkin would be on hand.

Indeed, he had hardly entered the salesroom when he descried B. Rashkin standing on the outskirts of a little throng that surrounded the rostrum of a popular auctioneer.

"Now, gentlemen," said the auctioneer, "what am I offered for this six-story, four-family house. Remember, gentlemen, it is practically new and stands on a lot forty by a hundred."

"Forty thousand," said a voice at Abe's elbow.

"Come, gentlemen," the auctioneer cried, "we ain't making you a present of this house, exactly. Do I hear forty-one? Thank you, sir. At forty-one—at forty-one—at ——"

Abe sidled up to B. Rashkin and in firm tones he made the next bid.

"Forty-one five," he said.

"Forty-one five," the auctioneer repeated, and B. Rashkin turned to look at the bidder. He started visibly as he recognized Abe, who bowed coldly.

"Why, hallo, Mr. Potash," Rashkin exclaimed. "I didn't know you was in the market for property."

"Why not?" Abe said.

"Well, on account you got a partner who ——"

"You don't got to rub it in, Mr. Rashkin," Abe interrupted. "If my partner did know a good thing when he seen it, Mr. Rashkin, I don't need to be reminded of it."

"A good thing!" Rashkin said in puzzled accents. "Why, I ain't ——"

He stopped in time and forced himself to smile amiably.

"Yes, Mr. Rashkin," Abe went on, as he imperceptibly edged away from the crowd. "Would you believe it, that feller tells me this morning he's got already a fine offer for the house?"

"You don't tell me," Rashkin said as they approached one of the salesroom doors. He too was edging away from the crowd and congratulated himself that Abe had made no further bid. "I'm glad he should get it. For *mein* part, Mr. Potash, I would be glad to sell my house, too."

Here he made a rapid mental calculation and arrived approximately at the price that would yield Morris a profit.

"I had myself an offer of forty-six seven-fifty for my house, Mr. Potash," he hazarded.

Abe was ostentatiously surprised.

"So!" he said, with an elaborate assumption of recovering his composure.

"Yes, Mr. Potash," Rashkin went on. He was beginning to feel that the figure was too low. "That's the offer I received and I wouldn't take a cent less than forty-eight."

"Let me see," Abe mused, as they paused in front of a bakery and lunchroom a few doors down the street. "You got a first mortgage thirty-three thousand dollars, and that would give you a pretty big equity there, Mr. Rashkin."

"Wouldn't you come inside and take maybe a cup of coffee, Mr. Potash?" Rashkin suggested.

"I shouldn't mind if I will," Abe said; and they entered the bakery together.

"Would you want all cash above the mortgage, Mr. Rashkin?"

"Just now, Mr. Potash," Rashkin replied, "I want a little something to eat. Give me a piece of *stollen* and a cup of coffee."

"Milk separate?" the waitress asked.

B. Rashkin nodded haughtily and then turned to Abe.

"What will you have, Mr. Potash?" he asked.

"Give me also a cup of coffee and a tongue sandwich," he announced to the waitress.

"White or rye bread?" said the waitress.

"Rye bread," Abe replied.

"We ain't got no rye bread; I could give you a roll sandwich," she declared solemnly.

"All right, give me a roll tongue sandwich," Abe concluded, and once more addressed B. Rashkin.

"Of course you would take back a second mortgage, Mr. Rashkin," he said.

"Well, I might take two or three thousand dollars, a purchase-money mortgage, but no more," Rashkin replied, as the waitress returned empty-handed.

"Rolls is all out," she said. "I'll have to give you white bread."

"All right," Abe replied.

"Did you say Swiss cheese or store cheese?" she inquired mildly.

"Tongue!" Abe and B. Rashkin roared with one voice.

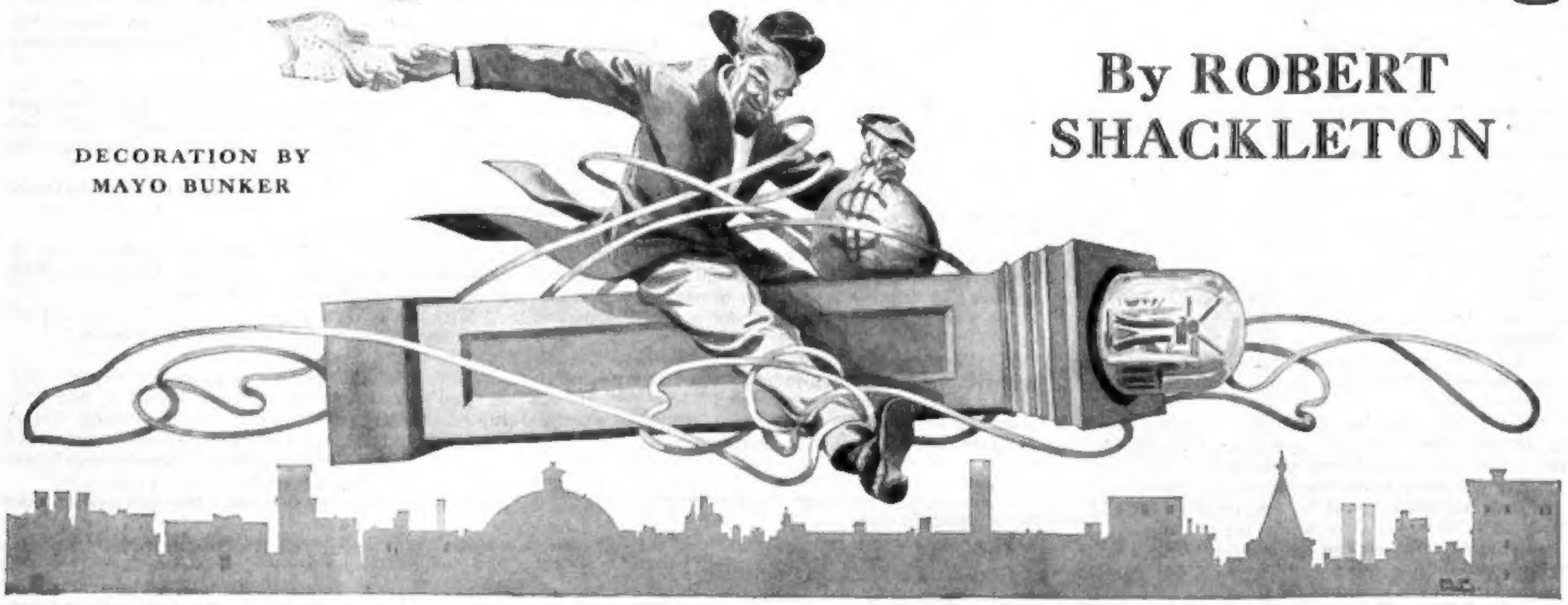
"Well, don't get mad about it," the waitress cried, as she whisked away toward the coffee urns.

(Continued on Page 28)

Extravagance and Cost of Living

By ROBERT SHACKLETON

DECORATION BY MAYO BUNKER



IT IS extravagance, or at least it is ostentation, luxury, the desire for lavish expenditure, the emulation in expensiveness of life, that is the principal cause of the portentous increase in the cost of living in our cities. Trusts, tariff and extravagance, these three; but the greatest of these is extravagance.

It would seem in itself to be a preposterous condition that, with the marvelous cheapening that comes from improved industrial processes and advances in the art of transit, we should have to pay larger and larger prices for everything. Farming machines and the application of new ideas have vastly multiplied the capacity of our land—yet farm produce costs us more. In manufactures machinery has worked marvels—yet the products of machinery mount steadily in price.

And the curious thing is that it is a condition brought about mainly by ourselves. As a nation we are eager to spend, eager to buy expensive food and expensive clothing and expensive luxuries. A general willingness to spend raises prices just as surely as does the edict of a trust. When people are willing to pay dealers are ready to charge. The manager of a great wholesale and retail drygoods house expressed it all when he said to me, just a few days ago: "We put up prices because we feel that the people will pay."

A new tariff law was passed last August. Before that the last previous tariff law was the Dingley law of thirteen years ago. But after that law of thirteen years ago was well in operation prices went on steadily soaring, year by year; I might almost say, day by day. Our tariff of last August raised import duties pretty much all along the line, in spite of the grotesque effrontery of public men who declare it a "revision downward"; but even with the articles lowered as to tariff the prices still continue upward, while with articles on which the tariff was markedly increased the price has already far surpassed that increase. Champagne pays extra duty on every bottle, but the price to the consumer has already gone up twice as much as the tariff advance. "We welcome tariff increases," said one importer, "for they give such good excuses for bigger profits."

Between the Tariff and the Deep Blue Sea

THE tariff has a good deal to do with high prices, as will be shown later, but it works hand in glove with a general, national willingness to pay.

On the recent removal of the tariff on hides the Washington statesmen faced the people with well-simulated pride. "We have taken off the duty on hides! Now you shall have your leather goods cheap."

Well, what is the result? Are shoes cheaper, are traveling bags or harnesses cheaper? Are they going to be cheaper? No; and again, No! Nothing in leather is cheaper; nothing is going to be cheaper. Within the ten years previous to this recent law—and I mention ten years because that leaves a margin of three years within which the Dingley law of thirteen years ago went thoroughly into effect—within ten years, then, shoes and bags mounted from twenty to forty per cent. And now that the tariff is off the prices are not to come down! For why should prices be reduced in an era of eagerness to spend? "But," said one prominent leather man to me, "the removal of that hide tariff was a mighty good thing for the public, for we were just going to give prices another boost if they hadn't taken it off!" In the face of this kind of declaration there is really very little to say; it makes one gasp. And we may gasp still more when we come to realize that, as a matter of fact, since the removal of the duty prices have actually advanced on the better qualities of leather goods, and are expected to go still higher, and to include all classes, in the early part of this year. For tariffs may come, and tariffs may go, but shoes go up forever. That's where the shoe pinches.

The prices of meat, using the term as inclusive of beef, mutton, fowl and pork, soared immensely without tariff aid in the past ten years. The tariff of last August takes off half a cent or a cent here and there, but without the slightest claim by even the most optimistic, in this case, that prices are expected to drop even infinitesimally. Beef is more than half again as costly as ten years ago. Porterhouse steak, in New York and Philadelphia, has gone from eighteen cents to twenty-eight and even thirty-two. The products of pork have really doubled. Plain, ordinary sausage, as distinguished from fancy brands from piquant piggies, has risen from ten cents to twenty. Lard now sells at the price at which June butter was sold ten years ago. Turkeys have gone from sixteen cents to thirty-two.

"But, you know," said one of the foremost dealers to me, "as civilization advances people eat less and less meat, having learned that too much of it is not best for them." Of course, too much is too much for anybody; but it is only those of straitened means who learn the bitter lesson of how to keep meat bills down by eating little and turning to beans. The rich, as a mere matter of fact, buy fully as much as they did ten years ago. The bills of many have advanced even faster than have the prices because of a growing tendency toward the most expensive cuts and the rarer kinds of bird or fowl. Many a single householder runs a yearly bill of from three thousand dollars to six thousand dollars for meat alone. Meanwhile, no wonder we see in the papers, from time to time, disquisitions on the wisdom of turning to horse meat as a substitute for beef, for those of limited means.

But it is a difficult subject to get at properly, for there is assuredly nothing blameworthy, but the reverse, in having fine food. The only objection is to a money madness that spends for the sake of spending, even in the matter of food, and which, by gratifying the desire of the rich for display, forces up prices for those who cannot afford them.

This matter of food extravagance brings to mind two fish set in almost the same year before two men: one, Louis XVI; the other, President Washington. At the last public dinner ever given to the King a special dish was a carp from the Rhine that for reasons of scarcity and transit had cost two thousand livres. The King barely tasted it. "Take it away," he said with aristocratic indifference; "I don't care for it." The other fish was an early shad from the Delaware that had cost four dollars. "Take it away," said the President sternly; "that was too expensive to buy for me."

In searching in one place and another into the phenomena of the present condition of things I, naturally enough, got into some queer corners. For example, I came upon a list of manicures in New York for the past year, whereupon, comparing it with the list of ten years ago, I found that the number had trebled in that brief time! In addition, each manicurist has more custom than the average of a decade ago, and at considerably higher rates; and, most marked of all, the increase in manicure customers is principally among men!

Nor is this a question of whether or not a man should have his nails manicured by an expert. It indicates only that manicuring is a luxury that is rapidly strengthening its hold. And while manicures are so rapidly increasing in number and prosperity their lowly rivals, the chiropodists, are but keeping up with the average increase of population. And the obvious reason is highly illuminative: toes are out of sight and, therefore, their treatment is from necessity; fingers are in sight, and their treatment is based on pride.

Take, too, the matter of Turkish and Russian baths. In New York within ten years the number has doubled, with more customers to a bath and at higher charges.

The Rise of the Finger-Nail Specialist

AND notice, in the building of new houses or the alteration of old ones, the number of bathrooms nowadays demanded as a matter of course. Not that there can be any objection to bathing, but very much the contrary—in a multitude of bathrooms there is wisdom; yet, none the less, it is a striking development of expenditure for luxury, carried to a point undreamed of even so recently as ten years ago, and very different from the Spartan ideas of the still earlier tin-tub era.

And in this entire class of luxury there is a danger to be heeded. The degeneracy of Rome dates from the time when the citizens lavished fortunes on constructing baths, and deemed the best use of their time was in the finical care of their bodies. No nation or individual ever suffered from keeping clean, but danger comes when care for cleanliness tempts on toward enervating luxury.

Ten years ago "a silk-stocking man" was a term implying pernicious extravagance; but where one man wore silk stockings then, at least twenty-five, and probably even more, do now. The demand for silk stockings for women has also immensely increased. One single store tells me that it now constantly carries in stock two hundred varieties—in size, quality, color and kind—in men's stockings, and three hundred in women's!

The nation is swept on by a wave of extravagance. Money has been made so largely and so easily that people have got into the way of spending it largely and easily. The spirit of free and luxurious spending is abroad, and the complaints of those upon whom increased cost of living falls crushingly are unheeded. A man has no business to be poor! If he isn't rich it must be his own fault! Thus, in effect, has the new national principle—or is it lack of principle?—been formulated.

In what are termed the fashionable restaurants, which have increased amazingly in number and expensiveness, the new national spirit of spending, the gay financial heedlessness that makes things dear, is markedly apparent; for twenty times as much money is spent in such restaurants as was spent ten years ago. New theaters

have gone up in profusion. Women who were satisfied, ten years ago, with twenty-dollar hats, now pay readily from eighty to a hundred. And the lavish spending for theaters and restaurant dinners and personal adornment works definitely toward putting up prices on the practical necessities of life.

But it is so very broad and puzzling a subject, a subject of so many sides, that one should earnestly try to look at as many of the sides as possible.

It is only fair, for example, in connection with the price of food, to realize that the important shifting of a large part of the country population to the cities, and the immense immigration, which halts principally in the large centers, have combined to a high increase of urban over suburban population, thus leaving a far smaller proportionate number of farm-workers. To offset this, however, there are wonderful farm machinery and advanced methods of agriculture and vast systems of irrigation, making it possible to develop great areas productively, and there are improvements in railroading which, whether or not they actually do so, should materially decrease transportation charges.

As to manufactures, it is but fair to realize that a marked increase in cost of production has come through the successful demands of the labor unions; for the increase of the pay and privileges of working-men and the shortening of their hours of labor all make for increase of cost and, thereby, a higher price to the consumer.

But the constantly recurring question is, whether or not as a people we are better off financially.

In the immense retail stores not only has the total number of accounts increased, proportionately to our increased population, but the average amount of each account has also risen. That is to say, the people, as a whole, are not buying fewer things on account of rise in prices, but just as much at the high prices as at the lower ones of ten years ago. Nor has the average of bad and uncollectable accounts grown larger.

An important factor in the tremendous increase of business has been the growth and development of advertising. Comparing the great newspapers of ten years ago with those of today one is amazed to notice the change. Instead of the numerous, entertaining, full-page exploitations, so often to be found nowadays in a single issue, besides other advertisements almost as large, there used to be comparatively small notices, mere announcements. The increase in space purchased for advertising, in the periodicals of great circulation, is also large; and the men at the head of great business establishments look upon this as an important cause of the increased volume of business.

Our free and easy naming of what were so recently looked upon as great sums comes from breathing the golden air of our easy national spending. If a rich man's wife asks for a separation she is astonished if the court allows her less than forty thousand dollars a year. A woman tells the police that some thief has stolen her jewels, valued at three hundred thousand dollars, but the public feels only a tepid interest; and a better news value comes in when it is learned that she overstated the value, which was really only a paltry hundred thousand.

It is easy to assert that the cost of living has mounted more rapidly than incomes have mounted; but on the other hand it is difficult to believe that the evidences that we everywhere see, of vastly increased wealth and greater incomes, are not genuine evidences. It is far better to be optimistic about it, if we reasonably can, than pessimistically to echo cries of alarm. Certainly the rich are richer, as well as a wide class immediately associated with the rich and their prosperity; the important thing to know is, whether or not the condition of the mass of the people has improved.

In an important way, the savings-banks give an index to popular prosperity or unprosperity. And it is a striking fact that, during these years of advancing prices, not only have the total deposits of savings-banks increased but the average individual account has also increased. Ten years ago the total number of depositors in one of the greatest savings-banks of the country was 179,918, with an average deposit of $270.21. In ten years the number of depositors has increased to 260,690, with an average of $347.77. This is in Philadelphia; a bank taking in every class of the community. And here are similar figures from a great bank in New York, one that also numbers every class of people among its depositors. In 1899, 70,921 depositors, with an average each of $504; in 1909, 92,193 depositors, with an average each of $669.

It is only fair to look on this as a strong evidence of general prosperity in spite of the burdensome tariff. An increase in total number of depositors, indeed, comes naturally from increase of population. The population of the United States increased between 1890 and 1900 from sixty-two million to seventy-six million, and Government experts estimate that we must now be nearing the ninety-million mark. But although at least part of the increase in total deposits and depositors comes from increase of population, the increase in the average amount of individual accounts comes from prosperity, or at least it ought logically to be so. It must constantly be held in mind that it is quite immaterial how high prices mount, how much the cost of living increases, if the rich and the poor are alike able to meet the new prices, to face the increased cost of living, to enjoy greater comfort and still save more money than before

Nor is the increase in savings-bank accounts seen only in the great cities of the East. The total number of savings-banks in the United States was, in 1899, 987, with a total of depositors of 5,687,818 and an average for each depositor of $392.13. In 1909 the savings-banks numbered 1703 and their depositors 8,831,863, and the average individual account had risen to $420.45.

Nor is this all; for whereas, ten years ago, the savings-banks held well over thirty per cent of the total deposits

(Continued on Page 38)

MELUSINE

By DOROTHEA DEAKIN

ILLUSTRATED BY F. R. GRUGER

The Other Man Prescribes a Cure

RONNIE MORTIMER was a nice, clean-looking, bright-eyed boy, and generally as cheerful as possible. He came in to see me one Sunday evening as I lay reading in my long chair before the fire, but I was hardly cordial in my reception of him. He had not thought fit to trouble me with his company much since he was engaged, and I was not going to welcome him with open arms when he did condescend to fling me a visit.

"Now you have come," I said with studied politeness, "what can I do for you? I suppose I am to be allowed to make myself useful as usual?"

"Were you born a blighted idiot, or did it just grow on you?" Ronnie asked, beaming genially.

"You can't expect an engaged man to dance attendance upon a girl and keep up all his old habits as well. Every time I arrange to come and see you I find that Melusine's let me in for some infernal visit of inspection to her relations. She seems to try to keep me away from my old friends. Perhaps she thinks they're bad for me. I expect she saw that they were leading me astray, and that she'd only rescued me in the nick of time ——"

"Melusine keeps you away from me?" I asked slowly. "Oh, does she?"

Ronnie smiled.

"It's your riotous reputation," said he. "These things will out."

I am a man of quiet and scholarly habits, and Ronnie's explanation was meant as a joke. It is his favorite kind of joke; the kind he usually affects with me; a kind he never seems to grow tired of. I must confess I grew tired of it, myself, long ago.

Somehow I Managed to Hurry Melusine, Unharmed, Out of the Hall

"I wonder why she wants to keep you away from me?" I said rather thoughtfully. It was not a pleasing suggestion.

Ronnie helped himself to a cigar.

"I wish you wouldn't get things into your head," he said. "I have just told you that she tries to keep me away from everybody I used to see much of. I dare say it's only a sort of jealousy. Women are jealous about the most unexpected things. It's really a compliment, if you look at it in its true light. Don't go and get your back up about it. I never saw such a chap to take offense. It isn't because she doesn't like you. She often talks about you. When she wants to make me angry she says that you are so reliable. She says she always knows what you are going to say next."

"Thank you," said I grimly. "You are making yourself agreeable. I never knew any one so tactful."

"Look here, Arnold," said Ronnie, leaning forward, staring into the fire. "They say the onlooker sees most of the game. You're not the sort of man to make much of life, yourself, and I should think you ought to be able to get pretty clear ideas of things in general from just standing on one side and watching."

I was silent. There had been a time, not very long ago, when it had hurt rather badly to have to stand on one side and watch, but I didn't say so to Ronnie. It suited me better to make him believe that I did it because I liked it

"It is not half so easy to manage a girl as you would think," Ronnie burst out.

"No?" I asked with a smile.

"To look at Melusine," said he, "you'd think you could lead her with a silken thread. Not a bit of it. I have tried kindness, and she takes that for encouragement. I have tried harshness, and she offers to break off the engagement. I've tried looking hurt, and she asks me to stay at home until the sulks are over. Hang it all! It doesn't matter what I do. She simply goes her own way, and rides over all my most sacred feelings with a smile. You have seen her smile?"

"Yes," said I, "I have seen her smile."

"I stood the Simple Life without a murmur, although she took me to the most infernal restaurants, where they gave you horrible half-cold vegetable messes, covered with a loathsome sauce, and weird compositions flavored with something she called protose. And I got up at five o'clock in the morning—when I was staying down in the country with them—to walk in the wet grass barefoot, to please her. I didn't say a word when I found that she had had the glass taken out of my window, and that I was expected to sleep in a hurricane with the door propped open. I went to meetings on the Poor Law, and spiritualistic séances; and I never grumbled once, because I knew they wouldn't last. But when it comes to the Suffrage, I've got to strike. Goodness knows, I don't mind women having the vote! I'd give it to them tomorrow if I could. I shouldn't mind Melusine wanting it if she'd only want it in a decent, peaceful kind of way, but she always goes the whole hog. You know that."

"Yes," said I.

"And now she's a militant Suffragette. She interrupts at meetings, and breaks windows, and throws iron balls at Cabinet Ministers. I wouldn't even mind that if it went no further, but she wants to go to prison. She's determined to go to prison and be forcibly fed. She's not fit for it, Arnold. She can't stand roughing it. She's not

strong enough and she's always been so spoiled at home I know it will make her ill. Besides, it makes a man look such a fool to have his girl hauled about by policemen, with awful photographs in every halfpenny paper. What on earth am I to do to stop it?"

I leaned back comfortably in my long chair and gazed at the ceiling.

"She'll get tired of it," I said. "Give her time."

"But she won't get tired of it till she's been in prison, and then she'll get ill or hurt, or something, and I'm horribly anxious about her, and so is her mother. And not only that: she'll make me go, too."

"What? To prison?" I asked with a laugh.

Ronnie flushed. "Shouldn't be a bit surprised," he said recklessly. "She asks me to take her to meetings, and, of course, I have to go rather than let her go alone. One hears such things. If she interrupts and the police try to stop her and take her out I shall be obliged to chip in and knock the poor devils down; and there you are, Holloway! Row with the governor! Allowance stopped! The sack! Wedding put off till goodness knows when!—perhaps forever, if the governor gets really ratty. There's a sweet future before me, I assure you!"

Perhaps it was heartless of me to laugh.

"Don't sit there laughing in that cold-blooded way," the poor boy cried sharply. "I thought, perhaps, you might possibly have a useful idea. Some one's got to help me, for, by George, I can't help myself! I've thought the blessed thing over until my head swims. There's a meeting this afternoon at the Caxton Hall. I've got to sign on, if you please. If she wasn't so pretty I'm hanged if I wouldn't let the whole thing go. But she is pretty, and she's got such a way—well, you know."

"Yes," said I, "I know."

For some minutes we both stared at the ceiling and smoked in silence. I was thinking hard. I knew Melusine very well indeed. I had known her all her life. I knew her a great deal better than Ronnie knew her, or could ever possibly know her, and as far as I could see there was only one possible way to help him out of his difficulty. But, did I want to help him? Should I show him the way? Wouldn't it be better for me in the end if I let things work out in the way they had begun? I looked across at Ronnie's boyish face, and for the first time I felt really sorry to see it clouded so by distress. They were a suitable pair. Love's young dream was a pretty thing.

"Look here, Ronnie," I said at last. "You go to that meeting this afternoon."

"I've got to go," said Ronnie gloomily.

"Well, you go with a good grace. Call for her too early. Show your unwillingness to miss a word. Start off with alacrity. Hurry her up all the way, and when you do get there don't sit glowering like a sulky schoolboy, but sit up and show an intelligent interest. Take care that Melusine thoroughly grasps the fact that you are an enthusiastic convert."

Ronnie sat up suddenly and stared at me as if he thought I was going mad.

"Don't be a blighted ass!" he said.

"I am not," said I. "I never am. I leave that to others. If any of the women who are speaking today happen to be young and attractive you listen to them spellbound. Hang on every word. And all the way home point out to Melusine, in delirious accents, how sorry you are that you have been deaf and blind and pig-headed so long."

"By George!" Ronnie regarded me with incredulous awe.

"When you are with her," I pursued calmly, "give up making love to her, and never speak about anything else but the suffrage. Instead of taking chocolates and flowers and all the rest of it—I suppose you do that sort of thing?"

"Yes," said Ronnie shamefacedly. "Infernally expensive, too."

"Well, you'll find my way cheaper. Buy all the suffrage literature that you can lay hands on, and lay it at her feet. Buy a dozen copies of Votes for Women every time you go out with her and distribute them in the street as you walk along. Wear a tie of purple, white and green, and socks to match, and suggest to her that the money you spend on taking her to theaters should, in the future, be sent to swell the coffers of the W. S. P. U."

The look of awe in Ronnie's clear gray eyes was fast changing to one of unwilling admiration. I was pleased to see that he was beginning to realize at last what a Napoleon of strategy had been lost to the world in me.

"It won't be particularly pleasant to do," I said lightly, "but the alternative can hardly be called a pleasant one, either, and I think your course of treatment need not be a long one. I will leave it to your own sagacity to know when to stop. If there isn't any one at the meeting today," I concluded, "who is young and pretty, reserve your special devotion until you find a suitable object."

Ronnie looked doubtful. "It's rather a low-down trick to play, to try to make the poor girl jealous, isn't it?" he asked.

"Personal jealousy?" I said. "Yes. But that isn't what I mean. It's the Cause you want to make her jealous of, not the individual, but I have a sort of idea that the individual girl will be necessary to the perfect success of the plan."

This sounded a little vague, but he took it like a lamb; and after that, little by little, as we discussed the details, he began to get interested and even enthusiastic about the plan. He couldn't help admitting that it was more likely to succeed than any other he could think of. His spirits were almost high when he said good-night and left me. And my spirits—well, they have nothing to do with that part of the story.

For a month I saw nothing of either of those two. I had found it wiser to keep away from Melusine's house for the last six months or so, and I still found it the easiest thing under the circumstances—certainly the best thing for my peace of mind, for Melusine had eyes like the morning, and a voice which called through one's dreams, and more warm sunshine than I had felt in my whole gray life was imprisoned in Melusine's hair.

But, one morning, I had a letter from her, and glad as I was to get it I could still wish that she had never sent it:

Dear Mr. Arnold:

I am so unhappy, and I have no one to turn to for help or advice. It is impossible to consult one's relations upon any serious matter, and Ronnie, who ought by rights to be the one to help me, is the cause of it all. I shall be alone tomorrow afternoon at four, so do please come and help your affectionate and almost heartbroken friend,

MELUSINE SANDYS.

I smiled rather sadly, for this was the first proof I'd had that my advice had been good advice.

At four o'clock I found Melusine huddled in a big armchair by the drawing-room fire, with traces of tears round her eyes.

"You're thinner," I said at once. "I don't like it."

"Thinner!" said she. "It's a wonder I'm not in my grave. It might be a good thing if I were!"

"No," said I.

"I Got Up at Five o'Clock in the Morning to Walk in the Wet Grass Barefoot, to Please Her"

"Oh, you are always kind." She leaned forward to poke the fire. "I am worn to a shadow, Mr. Arnold. You don't know what Ronnie's like. He's wearing me out, morning, noon and night."

"What on earth's he doing?" I asked in a tone of warm interest. "I always thought he was such a steady chap!"

"Steady!" said she. "He's mad. He's a fanatic. He's the most wildly enthusiastic person I ever met. I found two silver hairs in my head this morning, and that's not a nice thing to happen in one's twenty-second year."

"Tell me about Ronnie," I said.

"Ronnie," said she bitterly, "is an insane Suffragette!"

"Good Heavens!" cried I. "But this is surely something new. It isn't five weeks since Ronnie was dead against the whole business. I can distinctly remember his telling me that the woman's sphere was the home. How can he be a Suffragist?"

Melusine took out her handkerchief and dabbed furiously at her eyes. "I wish to goodness he felt like that now," she said.

"Tell me all about it," I murmured uncomfortably.

"He hated it," said Melusine. "It is quite true. He loathed the idea. He tried to persuade me to give it up. Of course, it's my fault. But that doesn't make it any easier to bear. I hated to see him so narrow-minded, and old-fashioned, and pig-headed, and Oriental in his ideas, and I took him seriously in hand."

"So you began it?" I asked, shaking my head at her. "That's the worst of it, Melusine. If you once set a stone rolling you never know when it will stop."

"If Ronnie was a rolling stone," she cried furiously, "I ought to have been told. You, yourself, said he was nothing of the kind—once."

"In the ordinary sense of the word," said I candidly, "he certainly isn't. When did he begin to change?"

"Oh, it was at a meeting about a month ago. I took him to hear a new speaker—a girl called Penelope Silver. She's pretty, you know."

"Ah!" said I.

"She wears green art dresses. She's got curly auburn hair with silver Grecian bands in it. She's got a voice that goes through you."

"Well—come!" said I, "that's not an attraction."

Melusine sniffed. "Oh, isn't it?" said she. "Ronnie thinks it's like a rippling stream. He says it's the voice of the morning. He says it's a silver bird's call. He says it's like golden trumpets. He says it's the clarion voice of Victorious Womanhood."

"Good Lord!" said I. "Couldn't a doctor do anything? Can't his mother get him to see a specialist?"

Melusine sighed. "Oh, it's not physical," she said. "He's bewitched. You should see his face light up when he mentions her name. He's not in love with her; I don't mean that. I don't mean that for a minute. It's nothing of that kind. I am not jealous. I am not the kind of girl to be jealous. You mustn't think that of me. What I mean is, that he's been hypnotized by an idea. It's like those revival meetings where the people come and fling themselves down before the Welsh ministers, and sit in rows on a penitents' bench; only it isn't religious mania, and it isn't political mania. I don't know what to call it. He looks upon her as a sort of radiant spirit sent down from the clouds with a special message for him."

"I am awfully sorry about it," I said in a sincere voice. "But still, when you are so heart and soul wrapped up in

"You Can't Expect an Engaged Man to Dance Attendance Upon a Girl and Keep Up All His Old Habits as Well"

the Cause yourself, it oughtn't to be so bad. I can understand that if you were an anti-Suffragette, and if you didn't approve of the movement, you might naturally feel a little anxious about his enthusiasm. But as it is, you are simply walking hand-in-hand. Why, you will never quarrel if you agree like this about the most important thing in life."

She laughed—a low, strange laugh. "You think, then, that this is the most important thing in life?" she asked scornfully

I smiled to myself Did I? "Why, of course," said I cheerfully.

"Oh, bother the old suffrage!" she said, springing up and pacing up and down the room. "I'm tired of it. I am too miserable to be interested in other women just now. I am miserable. I am simply as miserable as I can be. It's—it's Ronnie, you see. I am losing hold of him I suppose he still loves me in a way, but I don't know—I am not sure even of that. I don't know what to do. I am so miserable. I can't sleep. I can hardly eat anything I am simply breaking my heart. I begged him to give it up, but he won't do it. He says he can't give it up now He says it enthralls him. But I am afraid—I am afraid it is true. Oh, Mr. Arnold, you have always been so kind to me. Even when I was a horrid little girl with a pigtail you were so kind to me. I don't believe you have ever refused to do one single thing that I have asked you. Can't you help me now?" She huddled herself up in the corner of the big chair and burst into tears.

I stood looking down at her, deep in thought. It was horribly distressing to see her so miserable and overwrought, yet I felt sure that things were working themselves out beautifully, just as Ronnie wished. It was a pity he was too much of a young fool to have seen the right moment to stop. I thought I would see him that night and tell him that it was time to drop it; but what was I to say to Melusine? It was not the sort of thing one could explain without awkward complications, and it would be extremely disloyal to Ronnie into the bargain

Melusine dragged herself at last to her feet and held out her hand. It was shaking pitifully, and very cold.

"I am sorry I have been so silly," she murmured wretchedly. "I must have made you horribly uncomfortable. I was very foolish and wanting in self-control to let myself go like this. But it was only because I didn't know who to turn to. I think I will go upstairs now. Of course, you can't do anything. Nobody can do anything. It was my own fault in the beginning, and I have got to bear it" Here her voice broke.

"Good-by," she said with a choking sob.

But I could stand it no longer.

"No," said I, "don't go. It isn't your fault at all. It's my fault. All this is the fruit of my advice to Ronnie."

"Your advice to Ronnie?" She stared at me with parted lips and a white face.

"Ronnie doesn't care that for the suffrage," cried I, snapping my fingers. "He loathes it. He loathes the whole business as much as you do. Of course, he thinks women ought to have a vote," I said hastily, averting a possible outburst of protest. "But he isn't at all keen about it, and he doesn't wish you to mix yourself up in it, because he's so fond of you."

"Oh!" She gazed at me with wide eyes. I grew more uneasy.

"Don't be angry with me," I said sadly. "I honestly suggested what I thought to be the best thing for your happiness and his. I said that the best thing to do was to make you sick of it. I advised him to encourage you to the top of your bent. I advised him to pretend a wild enthusiasm for the movement and everybody concerned in it. My dear, that is the whole truth of the matter. You aren't losing Ronnie. Why, the mere fact that he should take all this trouble, and play a difficult part so earnestly and thoroughly, shows how devoted he is to you. The next time he comes to see you, you just tell him what I have said. Tell him that I betrayed him, and tell him that you don't care about it any longer, and that you are quite ready—as far as any practical work is concerned—to give it up. You must forgive us both," I said again, "for the way we have deceived you; but Ronnie was at his wit's end, and it was the only thing I could think of which would help you both to avert unhappiness—and, perhaps, even a fatal break."

"Oh!" Melusine stared, first white, then red with anger Her eyes blazed. She looked so angry that I looked hastily around for my hat, seeing well that the best thing I could do was to fly at once. But I wasn't quick enough

"So it is your doing, Mr. Arnold? And I thought you were my friend! Thank you! So it is you who have been plotting and planning with Ronnie behind my back to deceive me and hurt me, and break my heart? For my own good, was it? It looks like it! Yes, there's your hat on the table behind you. Please go now, at once. I sincerely hope that I shall never see you again as long as I live."

I stood looking at her for a minute, rather wretchedly, and then I said quietly:

"Well, perhaps it would be best," and went away.

I went home sadly enough, wishing, as people who meddle generally do wish, sooner or later, that I had minded my own business and refused to advise Ronnie in any way at all. Then I came to the conclusion that it didn't matter much. If I had lost Melusine's friendship it was a thing I had given up before of my own free will. It was not a thing that I valued much at present. It was some years since I had looked upon Melusine as a friend.

After a week or two I began to wonder at the black ingratitude of Ronnie. I thought that the least Ronnie could do was to come and thank me for my good advice. But he didn't come. He didn't write. I never met him anywhere. I never heard anything at all about him. I wished I knew; I couldn't help wishing that I knew. I felt that I could settle down more comfortably to my post as onlooker if I could know for certain that those two were happy again. I am not a worrying person, but I began to worry a little. At last I wrote to Ronnie and asked him to come. The next day he came.

I studied his face carefully. He, too, seemed thinner. His eyes looked different somehow. I could not make out what the change was at first. He didn't look so complacent and sure of himself, and so much like a healthy young animal. There was an air of exaltation. He plunged into a chair and rammed his hands into his pockets.

"I wasn't going to say anything to you about it," he began at once, "because I know you meant well; and I should have ignored the whole thing if you hadn't written to me. But, you know, Arnold, you have made a precious rotten mess of everything."

"'All's well that ends well,'" said I brightly. "I shouldn't have had to betray your confidence if you had only had the sense to stop the thing at the right moment."

Ronnie stared out of the window. "The right moment didn't come," he said amazingly. "It hasn't come yet."

"What on earth do you mean, Ronnie?"

"Lord! What a row we had!" said Ronnie thoughtfully. "A regular royal row. I have never seen Melusine in such a rage. My hat! She did let me in for it!"

"I thought she would," said I, with a faint smile. "You appear, Ronnie, from what Melusine told me, to have rather overdone the thing

Ronnie was silent. His eyes were still far away.

"From what I can make out," I said again, "a very little of that kind of thing was enough to change Melusine's mind. Why didn't you stop when you had gone far enough?"

Ronnie laughed

"I won't rub it in," I finished "I suppose it's all right between you now? I suppose she forgave you directly you dropped it?"

"I haven't dropped it," said Ronnie

I stared. "Not dropped it? What do you mean?"

Ronnie smiled rather grimly; and I stared at him in puzzled surprise

"Good Heavens!" he said. "What weathercocks women are! You'd think a woman's pride would prevent her veering round in a moment of jealousy! You wouldn't think she would have the effrontery to confess that she was going to give the thing up because it bored her?"

I watched his changing face thoughtfully. "Yes," I said, "but there's more than that to it, Ronnie. Don't forget that she loves you."

He stood looking out of the window with his hands still deep in his pockets.

"What do you mean by saying that you haven't given it up?" I demanded. "You're not still going to these meetings and things?"

"Melusine and I go together," said Ronnie "Two months ago she cried because I refused to take her."

"She won't cry now," said I with conviction

"I shall not give her the chance," said Ronnie grimly; and then he changed the subject.

More puzzled than ever, horribly anxious, so worried about Melusine that I almost braved her anger, so afraid of what I should find that I dared not go, the next few weeks were haunted for me by a procession of irritating suppositions and fears. In the end I went

I had certainly not quarreled with Mrs. Sandys, Melusine's mother, and, perhaps, she would protect me. Melusine might possibly be out, and then I could find out at least how she was.

The door was standing open when I got there, and Melusine, pale and quite tragic about the eyes, in brown furs and a three-cornered hat full of violets, appeared in the doorway with Ronnie following close. She looked at me hesitatingly, as if she was wondering whether to be icy or merely indifferent, and finally thought better of it and gave me a wintry little smile Ronnie looked more cheerful.

"Why, it's old Arnold!" he said. "We're going to a meeting, Arnold. You're just in time to come with us. It will do you good. It will waken you up a bit. It's time some one stirred you to an unselfish enthusiasm about something. No, you haven't got any other engagement or you wouldn't be calling here. It's no good trying to find excuses. Come along, and say no more about it."

I did go along, because Melusine was still smiling, but it is useless to pretend that I said nothing more about it. I said a good deal, and went on saying it all the way to the hall. I said exactly what I thought about the suffrage. I said the only change there was likely to be was universal adult suffrage, and that that would mean a tremendous majority of women in the country. I said we didn't want a feminine government. I said it was a step in the dark, and would probably lead to horrible chaos, and the more I said in this strain the kinder grew Melusine's smile. The more I enlarged upon the subject the more Ronnie scowled and belabored me with abuse. What on earth had come to those two? I was certainly in the dark, but I didn't mind how much in the dark I was, because once, when we were crossing the street, and I caught Melusine by the arm and saved her from two overbearing motors, she gave my coat sleeve a little clutch and whispered with a strange, pathetic look: "Thank you, Mr. Arnold."

"I Didn't Say a Word When I Found That I Was Expected to Sleep in a Hurricane"

(Continued on Page 31)

A CIRCUIT RIDER'S WIFE

ILLUSTRATED BY WALTER EVERETT

FOR spiritual beings we do take with singular heartiness to the soil and spoils of this present world. The hope of immortality is more a fear than a hope with many of us. We do not like to see the open door of death that leads to it. So every good preacher is the shepherd of our misgivings, the leader of our forlornest hopes, the captain more particularly of men and women who are about to die, or who are seeking Heaven at last in a state of earthly disappointment and world exhaustion. I have known few people in good health morally and physically, fortunately situated in life, who voluntarily sought the consolations of religion. I reckon the Lord knew what He was about when He turned His back and let Satan fill creation with snares and pitfalls and sorrows and temptations. If we did not fall into so many of them we should never get the proper contrite spirit for salvation.

William was especially qualified for this business of leading hope after it had done with all earthly ties. He was intellectually opposed to what we know as reality. He had a faculty—I could never make out how much of it was oratorical and how much spiritual—for catching his toe somewhere in the atmosphere of his own soul and vaulting into the Heaven of Heavens, carrying his congregation with him. He entertained topographical convictions concerning the New Jerusalem, and he could give information about the Father's House as the old family homestead of the soul. The simplest man in the congregation listened with enthusiasm and found himself recollecting it as if he were recalling scenes from his first life. But eternity is a danger none of us can avoid, and it never seemed spiritually intelligent to me for Christians to struggle so in that direction. Indeed, they do not, really. That Heaven-desiring enthusiasm is but the name of the pathetic courage with which they go to meet death because they have to go. I recall the thanksgiving prayer of Brother Billy Fleming in this connection. In every experience meeting one part of his testimony was always in standing type—the ambition to be at home in glory, and particularly to rest in Abraham's bosom. But when a long fever brought him almost within touching distance of Abraham's beard he made a mighty prayer that God would spare his weak and unprofitable life. Not only that, but William was called in to add his own petitions, which he did throughout the night of the crisis of the fever. I remained in the next room with Sister Fleming, a little silent saint who went about the world like a candle moving in a dark place, merely letting her light so shine. When the night deepened and we sat in it, clasped hand in hand, listening to the prayer concert in the sick man's room, I ventured to propound a question.

"Sister Fleming," I whispered, "I can understand why you want Brother Fleming to live, and why the rest of us do; but I can't understand why he has changed his mind so completely and wants so much to live himself. I have heard him say so often that he was not only ready and willing to go, but just longing to be with Abraham."

"Honey," she replied in the tone with which a mother speaks of the childishness of children, "them's one of the curiosities of the Christian religion, the things persons like Billy tells in experience meetings. I don't reckon the Lord takes the trouble to even forgive 'em, they air so foolish. I know Billy from A to Izzard, and, so far from layin' on Abraham's bosom, he couldn't git along with him till daybreak. He jest gits that talk out of his ambition and imagination, although, humanly speakin', Billy is a tolerably good man, and I don't reckon the Lord will have any cause to fling off on him when his time comes. But you can jest set this down – nobody in his right mind feels the way most folks say they feel in an experience meeting!"

As a matter of fact, Brother Fleming made a public thanksgiving prayer at the altar in Redwine Church as soon as he was able to get out.

This deliverance from a woman of such beautiful integrity was a comfort to me. For, while I endeavored to be a Christian along with William, I have never been religious. To feel consciously religious is, in my opinion, to become a sort of "bounder." And we all know how repulsive a "bounder" is in any circle of society. This is the objection to the "holiness people," they are presumptuous in professing a too intimate likeness and relation to God. I have never seen a sanctified man or woman yet whose putty-faced spirituality bore nearly so noble a resemblance to Him as the sad, thunder-smitten soul of some sinner who had had his vision of unattainable holiness. I am thankful that William was never guilty of the temptation to call himself "sanctified." Sanctification is a good thing to preach and a better thing to strive after, but the minute a man professes it he becomes less intelligent spiritually, and he proceeds to develop along these lessening lines.

Still, while William did not outrage my reverence for him by a too high profession, I found him hard enough to follow. When during the first year, Sabbath after Sabbath, I saw him quicken the spirit of his congregation with hymns and prayers, and then, taking his text for a motto banner, start for the outskirts of eternity, I was probably the one person in his congregation who hung back for conscientious reasons. I looked at the weary people in the church, with such sad hunger in their faces, and then I looked through the open windows at the fair fields spread like love promises of peace to us in this life, and it seemed to me that possibly they had missed the cue somewhere, and I declined to make even a spiritual investigation of that country beyond where the scenes of William's sermons were always laid. Very soon I experienced, also, a woman's fear that eventually I should lose some near and dear sense of my husband. There is, in fact, a highly-developed capacity for heavenly infidelity to earthly ties in most preachers, and the martyrdom of forsaking father and mother and even his wife in the spirit appealed to his spiritual aspirations. Many a woman has been deserted in this subtle manner by her minister husband. But I kept the fear of it to myself, never encouraging this attenuated form of piety in him by even opposing it. Meanwhile, I began to observe with very genuine admiration his heroism in leading forlorn hopes.

This brings me to one of the most important duties of a circuit rider, that of piloting the dying through the last shallows of the great sea. There is where hope is forlornest and where William was bravest. Pastors of fashionable churches rarely perform this office now. It seems that an up-to-date church member regards dying so private as to suggest the idea that some disgrace attaches to it. The minister calls, indeed, speaks cheerfully and conventionally of the Hereafter as of an opulent and famous city with a salubrious climate. He congratulates the candidate for immediate residence upon his new citizenship and takes his departure without the risk of disturbing his temperature with a hymn or a prayer. The proper time for both of these will be when he officiates later over the "remains." I have sometimes wondered how a fashionable person feels who is obliged even to die by the doctor's orders and according to convention, repressing to the last those great emotions that have made us men instead of clods. Far away in the country death brings more distinction. There, men and women have walked a lifetime in the fields, they have seen the sun rise and set, the stars shine, the rain fall, the corn grow—all by the will of God. And at the very last they are crowded by their great thoughts of Him, excited by the encroaching fact of His tremendous nearness.

They need a priest, some one who has been "ordained," to lead them into the Presence. They have a sense of their ruggedness, their unkempt earthiness and their general unfitness for the great ceremony. The preacher must hold their hands until they cross the doorsill of the Audience Chamber.

Now, I will not say that William enjoyed officiating on these occasions, but they thrilled him, increased his faith. And it touched me to the very Heaven of my heart when I discovered that if the dying man was unconverted, an "outbreaking" sinner, he was wont to omit the harder, more dangerous doctrines, and generously lift him to the Lord in prayer upon the easy pledge of faith. Some churches are especially prepared by the very softness of their creed to afford quick relief to the dying—just repent and believe in the Lord Jesus Christ and be saved!

Looking back through the years, across many, many graves, it seems to me I can see the footprints of William shining yet in the dark of death nights as he journeyed forth to whisper hope into pale ears, and to offer his strange, unearthly consolation to those about to be left behind. Very soon after we were married there came a knock at the door one night and a voice crying:

"Come quick, Brother Thompson; old Davy Dyer is dyin'. Doctor says he can't last till daybreak, and he's hollerin' for a preacher same as if he hadn't been ag'in' God all his life."

Davy Dyer was the blacksmith and the only infidel in the county, a grimy old Vulcan with white beard and the eagle's implacable eye. One of William's braveries was to go there to have his red-headed horse shod and to sit upon the edge of the anvil block while it was being done, and gently wheedle him toward Heaven with arguments in which he was invariably worsted. Now, however, at last he was to have the best of the argument. Davy was dying, about to be turned out of the house and home of his spirit, and he wanted the preacher to help him find another. He must have another. No matter how intelligent a man is, or how scientific his method is, there is something in him that *he can't think back to dust*, an unknown formula that belongs to the unknown.

The time was very short and William hurried away as if he had doves on his feet and the words of eternal life on his lips.

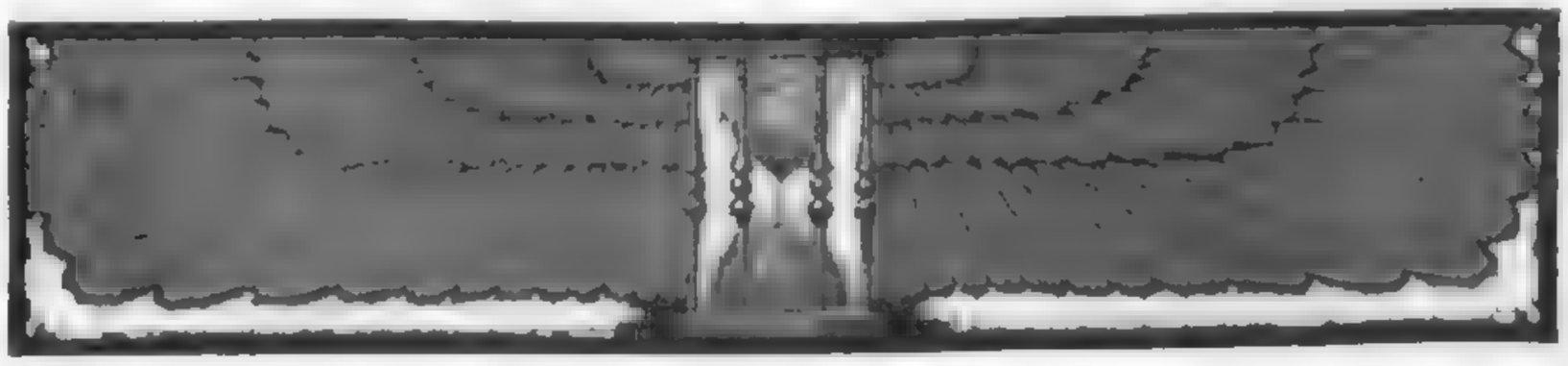
He returned in the opal dawn of the summer morning whitened and weary, but in his high ceremonial mood.

"He died in the faith," he answered calmly.

I had my doubts, my sniffing Canterbury doubts, but the bland light upon his face, an incandescence that he managed from somewhere within, silenced me. I never meddled with the coals on William's altar.

Not long after the shriving of the infidel I had an unexpected opportunity to observe how easy he made it for his people to "die in the faith."

We were living a perfectly human day among the roses and sagebushes and bumblebees in our little garden when word came that Mrs. Salter had been suddenly stricken and was about to die "without the witness of the Spirit." There was a row of dahlias behind the blue-belled sagebushes requiring attention, and we had been so normally earth-happy digging about their roots. William



had been so like other young men in his digressions that I could not help being depressed at the interruption. It seemed that some shadow of the other world was forever falling between us

We came up out of our garden; William harnessed his horse, put on his longest-tailed black coat, changed his expression, and we drove away on our sad mission. For custom required that the pastor's wife should accompany him upon such occasions. Her care was to look after the stricken surviving members of the family while he gave his attention more particularly to the passing one. She must be ready to do anything from cooking the next meal to shrouding the corpse. The latter is a particularly garrulous business, and I was horrified to discover that it was so gruesomely entertaining to the neighbors who helped. My first corpse was the young wife of a farmer, who had died of "the fever," as usual. Sister Fleming and Sister Glory White had helped me "lay her out." And each vied with the other as to the number and condition of the bodies they had prepared for burial, incidentally comparing points between them and the present one. The grand dignity of the dead woman's face did not appall them, but it frightened me.

"Oh! Sister White," I whispered, trembling and covering my eyes from the sight of them cackling about the awfully disheveled bed and its burden, "don't talk so before her. She looks so much above us!"

"Lor', child, you'll git used to it. They all have it, that grand look, when they air dead. It don't mean nothin'. Once I 'laid out' a bad woman; there wa'n't another person in the settlement that would touch her, so I done it, and of all the corpses I ever put away she had the grandest look. It sorter staggered me till I thought at last it was maybe the rest that come to her after the pain of sinnin' had gone out of her body. But you'll not be so squeamish about the way folks look when they air dead after a while. We had one pastor's wife that helped lay out fourteen bodies. But that was the year of the epidemic," she concluded, leaning over to stretch the shroud sheet. Little did I think then that I was already upon the eve of an experience that would far eclipse the record of that other preacher's wife.

We found Sister Salter lying dim and white upon her bed, surrounded by her family and friends. And the supreme tragedy of the hour for them was not her approaching dissolution, but it was that one who had testified so often and so victoriously of her faith had lost it at the crucial moment. The natural explanation, that with the failure of her strength the mere physical power of ecstasy had also failed, would have seemed to them blasphemous. They would have it that God had withdrawn the comfort of His presence for some inscrutable reason, and by no means considered what a reflection this was upon the benignant nature of God.

What followed is impossible to describe. It was not the terrible silence in the crowded room, not the battling breath and the shriveling features of the woman on the bed, not by contrast with the green and happy calm of the world outside, but it was the awful voice of authority with which William spoke of things that no man knows, that frightened and thrilled us. If he had called me so from a grave where I had lain a thousand years I should have had to put on my dust, rise and answer him. He sat beside the bed and looked as Peter must have looked at Dorcas as she lay dead in the upper chamber of her house at Joppa. It was not the texts he quoted, nor the hymns he chanted, but it was the way he did it. Clearly he was adding his faith to her forlorn hope. We saw her face change as if she had risen and was treading the waters in her spirit to meet an invisible presence. The fading light of the summer day showed the same rapt look on it that was there when she shouted that first Sunday at Redwine, and she passed like a sudden gleam into the darkness of the coming night.

William's joy was beautiful to see, but I had a sense of intrusion as if I had parted the wings of some archangel and had seen more brightness than it was lawful for a mortal to behold. So long as we are on this earth it seems to me better to follow the example of Moses and turn our backs when the Lord passes by, so that we shall see only the glory of His hinder parts.

The death of Sister Salter marked the beginning of an epidemic, or rather the return of the same one they had had some years before. It swept through the community with such deadly results that not a family escaped. And I had another view of the ministerial character. William spent all his time in the stricken homes of his people. It was not a sense of duty or conscience or courage that caused him to face the deadly disease with such fortitude, but it was the instinct of the shepherd for his flock. And he readily permitted me to accompany him with the curious indifference to consequences shown by those who have had their heads grandly turned by Heavenly thoughts. Life meant little to him, immortality meant everything. He risked his own life and the life of his wife because it is the nature of the true priest to care more for his people than he does for himself or his wife, just as it is the nature of the good shepherd to lay down his life for his sheep

With Such Sad Hunger in Their Faces

At the end of three weeks we had buried half the membership of Redwine Church and had received the secrets of many passing souls. For a man cannot die with his secret in him. It belongs to history and will not be buried. One old woman, Sister Fanny Clark, who had been a faithful member of our church for years, confessed to William at the very last that she had always wanted to be a Baptist, but that her husband had been a Methodist and she had "gone with him."

"If I could have been put clean under the water when I j'ined and not had sech a little jest flung on my head, seems as if I'd feel safer now," she wailed. "And I've took the Lord's Supper with sinners and all kinds when it was in my conscience to be more particular and take it 'close communion' style like the Baptists. Besides, I have believed in the doctrine of election all my life, and I ain't noways sho' about mine now, although I've tried to do my duty." The fading eyes looked at us out of the old face sternly crimped with the wrinkles she had made working for God under an alien creed

"My soul's never been satisfied, not for a single day, in your church with its easy ways and shiftless doctrines," she concluded faintly

For once William was silenced It was not an occasion upon which to vindicate Methodism in an argument Neither did he have enough tautness of conviction concerning certain terrible doctrines to meet the emergency of her dogmatic needs. And so she passed unshriven to the mercies of a God who is doubtless sufficiently broad-minded to have such baptisms properly attended to somewhere in Heaven

But the dying are not the only ones who suffer most from the sickness of their hopes. There are men with beautiful souls born with little devil seeds in them somewhere that grow like immoral perennials and poison the goodness in them. They are the people who backslide so often, who repent so thoroughly, and who flourish like green bay trees spiritually when they flourish at all. They are usually regarded as moral weaklings, and it is the fashion of saints to despise them. This is because so many righteous people now, as in Christ's day, are the meanest, narrowest-minded moral snobs the world can produce. Many of them are too mean even to afford the extravagance of a transgression. And rarely, indeed, do you see one with courage enough to erect himself again, morally, once he has fallen or been discovered as fallen. But among the backsliders of the class I have mentioned you will find the bravest moral heroes of the spiritual world, men who have the courage to repent and try again with an enthusiasm that is sublime in the face of the lack of confidence expressed in them on all sides. They are a distinct class, and as we went on in the itinerancy I learned to call them God's annuals. And William never was more beautifully ordained or inspired than when he was engaged in transplanting one of those out of his sins again into the sweet soil of faith. He had a holy gardener's gift for it that was as naïve as it was industrious. I recall one of these annuals on the Redwine Circuit. He was a slim, wild young fellow, with a kind of radiance about him; sometimes it was of angels and sometimes of the devil, but he always had it—an ineffable charm. He was brown and blue-eyed, with a level look that hero warriors have. And that was his trouble. He was made for emergencies, not for the long, daily siege of life. He was equally capable of killing an enemy or of dying for a friend, but he could not live for himself soberly and well for more than forty days at a time. Still, he had a soul. I never doubted it, though I have often doubted if some of the ablest members in our church had them, and if they were not wearing themselves out for a foolish anticipation if they expected eternal life. It is possible for a man to behave himself all the days of his life without developing the spiritual sense. I do not say that such people have not got souls, but if they get to Heaven at all it will be in the form of granitoid nuts, and the angels will have to crack them with a Thor hammer before they can find the thing that they kept for a soul.

But Jack Stark, our Redwine annual, was too much the other way. His soul was not enough inside of him. It was the wind in his boughs that blows where it listeth. Periodically, he went on a "spree"; it was his effort to raise himself to the tenth power, because he had an instinct for raising himself one way and another. If at the end of a week he did not appear at the parsonage door, sober, dejected, and in a proper mood for repentance, William went after him, plucked him up from somewhere out of the depths and proceeded at once to transplant him

(Continued on Page 34)

The New Theater and the True

By HENRY MILLER

YOU cannot dramatize the diamond horseshoe. The private box is artistically criminal; it creates a distinction repugnant to an audience, and a distraction fatal to that concentrated attention upon the stage required of its auditors by the drama.

You cannot bring about that close harmony of actor, author and audience without which illusion is impossible, especially in the modern drama, in an auditorium so large that, for the bulk of the spectators, intimate touch with the stage is impossible.

You cannot upbuild by putting the blight of blame on everything accomplished in the past, by standing on the débris of the drama you have pulled down about you and flapping your wings.

You cannot create, or recreate, a drama in a democratic nation by undemocratic means, by the importation of foreign ideas. You cannot grow a native dramatic plant in soil fitted for that expensive exotic—imported grand opera.

Let me try to make clear these statements—not an easy matter, for, ultimately, the production and appreciation of worthy drama depend on far less tangible things than scenery and the four walls of a theater, however rich and elaborate, or even unlimited capital. They depend on the human element, on the sympathetic relation and understanding between those on one side of the footlights and those on the other. It is a matter not of money, but of mind and heart. Things of the spirit are not easy to put into words so that he who runs may read. But things of the spirit are at the basis of any real discussion of the New Theater, on Central Park West, New York City.

The great note that must be struck in any attempt to uplift the drama is the note of sincerity. What does it mean to uplift the drama? It means—if it means anything—to uplift your public as well as your actors and authors, for to elevate two sides of a triangle without elevating the third is to create a somewhat curious design. You have got, then, to hit square at the heart and mind of the people; you have got to convince them that what you are doing is really done for their good, and for the good of the theater as an institution. And you cannot do that, although you build ever so magnificent a temple, when you present drama at prices beyond the reach of those who most need it—of those, at any rate, most ardent for it. Still less can you do it when you divide your audiences by social distinctions, based largely on wealth; when you forbid your goats in the gallery to mingle with the sheep below in the democracy of the *entr'acte*. You cannot do it when you compel the major part of the public to view your uplifting plays from the outer rim of a dramatic diamond horseshoe.

The operatic diamond horseshoe—that row of private boxes where fashion sits and glitters in the public gaze—is, possibly, essential to the enjoyment of grand opera in America. The private boxes, no doubt, support grand opera in America. It has never been a native plant with us. Not only is there no native opera produced, but we will not even listen to it sung in our own language, or go to it at less than the five-dollar scale of prices. We enjoy it as a luxury of the fashionable classes, as an exotic importation. That's the way we want it, apparently, and the only way.

The New Theater seems founded on the idea that this is the way we want drama also.

The Dramatic Triangle

THE idea is utterly false. We have a native drama, even in America. Our English speech boasts the greatest dramatic literature of the world. This drama goes down into the roots and fibers of our race consciousness. It is not an exotic; it is part of our national life, flourishing commercially in every city, in every town. Our drama is one of the most democratic and important institutions we have. And we in America are rather partial to democratic institutions in those matters that closely concern us all. We have had to work out our own salvation in government and business; we have got to work out our own salvation in art. When that art intimately concerns our national life, gets down below the crust of the fashionable classes, as the drama does, imported ideas are not practical. We must build up American institutions for American people in an American way. You cannot patronize the American people into being uplifted any more readily in the theater than elsewhere. They demand sincerity. Nothing else counts.

Furthermore, the conception of the New Theater was not whole-hearted, inasmuch as this almshouse for the drama had a side door—or doors—for opera; this habitation of Thespis was built upon the foundations of Apollo's home; there was not singleness of purpose behind the New Theater at its birth. The original founders had one eye open for musical needs and desires. This was, perhaps, their fundamental and greatest error. Let me make this quite clear. It is of great importance, and involves one of the cardinal principles of the stage

Henry Miller

The audience in a theater must be an intimate actor in that triangular union that is necessary to create dramatic illusion—the union of the playwright, the players and the public. Unless these three, author, actor and auditor, work together dramatic illusion is impossible—there can, in fact, be no true drama. The late Dion Boucicault, a giant of the theater, who had the greatest comprehensive knowledge of the stage of any man I ever met, once said to me:

"The art of acting is not to forget there is an audience present, in spite of what has so frequently been exploited as greatness. Remember always that you speak around a triangle."

He meant that when an actor on the stage says to another actor, "You're a thief!" the consciousness of his words strikes the audience, and they turn to see the effect on the second player. He, in turn, answers, "You lie!" and the words come back to the first player by the same route, around two sides of a triangle. Unless the words go around the triangle, unless they are transmitted, as it were, by the consciousness of the audience, there will be no dramatic illusion. This truth is too little understood. The actor can never forget his audience. And unless that third man, the audience, is playing his part any scene will fail on the stage.

Therefore, this third actor, the audience, must not be placed beyond the zone of seeing and hearing every *nuance* of the player's art, every subtlest shading of the author's meaning. Like a chain, a play is often no stronger than its finest, most delicate passage. If we cannot secure that composite of author, actor and audience, that intimate working together of the trio, disaster must surely follow, and the consummation devoutly to be wished will not occur. When, through the desire to have a house large enough for operatic as well as dramatic productions, your orchestra floor seats six hundred, and, because your diamond horseshoe boxes must not be obscured from view, your galleries, where the mere populace sit, start behind the extreme rear of the orchestra floor and run back and up into the distance, then intimacy is out of the question for a large percentage of the audience, and the third actor essential to dramatic illusion cannot play his part. Something seems wrong to the most inexperienced of auditors. The real, tingling, emotional response is not forthcoming. And without that tingling, emotional response your drama can never get a real hold on the interest and affections of the public.

In this physical size of the New Theater, then, its founders made their greatest error, and they augmented it, as I have suggested, by the flagrantly criminal—dramatically criminal—interpolation of the numerous private boxes, a relic of unsavory times and conditions, perpetuated in democratic America by grand opera, but not so artistically culpable in the days when they originated as now, inasmuch as the private box of the past has become the sideshow of the present. As well might a painter inclose his masterpiece in a frame whereon trained mice ran round and round as a theatrical producer inclose his play in a circle of sideshows.

There was a third blunder made by those well-meaning millionaires who founded the New Theater. They permitted a strident note to be struck in certain advance descriptions of it emanating from official sources. A kind of crowing was indulged in upon the débris that they sought to make of the efforts and work of other men and women who have honestly and sincerely devoted their lives to theatrical endeavor. Not only in these advance emanations of the publicity department was the theatrical profession collectively attacked in a fatuous manner, but, individually, the non-acceptance of certain plays was flaunted as the personal fault of producers. There was talk of rehabilitating the actor to his former state—which, as everybody knows, consisted in walking from town to town, spouting Shakspere! These advance emanations solicited that the laurel wreath should be placed upon the brow of promise, that we should uncrown the present to crown the future—on Central Park West.

I do not wish to be misunderstood or thought antagonistic to any impulse that savors of helpfulness. But it is not fair for plutocracy, with the contempt engendered largely by that pandering praise that so readily follows in the wake of wealth, to ride roughshod over past and present accomplishments. Among other qualifications for theatrical leadership possessed by the gentleman whom the founders of the New Theater wisely chose to be its director the supersensitive press agent pointed out that he would be a social equal of the founders; and that before taking this important post he had quixotically allied himself with a stock company—given over to the production of plays that had outlived their usefulness—and had learned that exquisite art of taking the conceit out of the leading man, conciliating the vanities of the leading lady, and firing the actors when necessary.

Is the New Theater "New"?

IT IS not my desire to criticise the gentleman now in charge of the New Theater. I have not the privilege of his acquaintance. My social prestige is not of such an order. Doubtless he is a very sincere and kindly young man. But I think he should curb his press agent. This gratuitous advice springs not from dramatic instinct, but from what appears to me good sense and good taste.

However, this error is not woven in the structure of the New Theater, and is not to be considered as vital. The fatal error is the error of the dimensions of the house itself—imposed, no doubt, largely by the operatic appendage to the original plan. The dimensions, combined with the irritating distraction of the social array, the division of attention between show and sideshow, the undemocratic, un-American atmosphere that precludes a homogeneous audience, united as one man, to form the third essential of dramatic illusion—even if the dimensions of the house permitted—stand in the way of the enthusiasm and the sincerity of a true American temple of drama.

It has been of interest to many to learn why this institution has been termed the "New" Theater. New is just what it does not appear to be. The term "new" savors of a message, of a forward movement, a movement of discovery. There is nothing new, certainly, in the reversion to a type and size of auditorium generally admitted on all sides to be unfitted to the best modern ideals of dramatic art. With the advent, first, of gas and then of electric lighting, and the consequent development of realistic scenery, the old stage "apron"—a relic of the earlier platform stage—began to shrink back behind the proscenium, which came to frame the stage picture sharply and to keep the characters back in that picture. With the loss of the jutting apron came a change from the platform style of drama and the platform style of acting. This is platitudinous, but it seems necessary to reiterate it.

Who now enjoys a play so much in any of the great auditoriums still standing, a memorial of the middle of

the last century, as in a modern theater where he is in intimate touch with the players? Who, indeed, witnessing a modern, intimate drama, written and designed to be framed sharply by a proscenium, and acted naturalistically, gets much of any illusion, or is moved deeply enough to forget that he is all the while looking at a play, when that play is performed in the old style of huge auditorium? Nobody. Why, then, the "New" Theater? It is, in this respect of intimacy, fifty years behind the times.

Is it new in its discovery of plays and playwrights? So far Shakspere has been seen, if not heard, there, and a drama by a gentleman named Sheridan, called The School for Scandal—worthy writers, both, but hardly new. Mr. Galsworthy's fine drama, Strife—with shame must we say it—bears the awful stigma of having been originally produced by a commercial manager. Mr. Sheldon, author of The Nigger, the one strictly American play so far mounted at the New Theater, was discovered as a playwright by that commercial manager, Mrs. Fiske, who, as we all know, has done much for stagecraft in America.

Commercialism! Cant phrase which has served so long and so faithfully the would-be intellectual! Deadly epithet that means the manager has found his most sovereign subsidy in the public, a subsidy that is paid through the box-office—the only legitimate box in the theater!

That is the New Theater. We all, I suppose, have dreamed of the True Theater. I have my own little dream. Indeed, I outlined it over two years ago, before the New Theater was built. It is of a real American theater for the real American people, conducted on real American principles. Since a very large majority of the real American people cannot afford to pay two dollars a seat for their theatrical entertainment, the prices in my theater would range from fifty cents down to ten. This is not quixotic and unpractical. It could be made to pay; I am sure of it. Not only would the best quality of drama be placed within the reach of the people to whom now, for pecuniary reasons, it is denied, and a true helpfulness thus be brought to a democratic people in a democratic way, but thereby you would increase the marketable, the commercial value of good drama by increasing the public demand for it. The entire theatrical world would benefit. It is not with grand opera that the real, vital drama must compete in America today; it is with moving pictures.

In my scheme I would have three companies, and in a city the size of New York three theaters at least. In smaller cities a system of exchange could be devised, if the plan ever reached them—as some day it will. One company would be for tragedy, because that requires a distinct schooling and equipment. One company would be for comedy and the lighter pieces. And the third company would be for what is known as the modern drama, the naturalistic picture of contemporary life. Among these three companies, of course, there would not be a hard and fast line always; there might be interchange of players when the plays justified it.

These companies, on the supposition that three theaters are employed in separate sections of the town, would each make a production on a Monday, play for a week in that house, and then pass on to the next. Thus each theater would have a weekly change of bill, but each company, in a season of thirty weeks, would make but ten productions, which could be comfortably and adequately done. It would be economically done, because there would be no gorgeous spectacles, no elaborate scenery, which often obliterates the fineness of dramatic art. Dramatic art cannot vie with the sensuousness of the circus or the hippodrome. It would be economically done also, because the theaters used would not necessarily be architectural temples. Present houses might well be utilized, such as the Garden Theater, in New York, which stands unused, most of the time, because it is "off the line," out of the habitual beat of those who compose the two-dollar audiences

As to the repertoire, I believe absolutely with the New Theater that it is well and fitting to disregard nationality in the presentation of standard or classic plays. But I think it only fair to confine whatever new plays are mounted, tragic, comic or of the modern school, to the works of American dramatists, because, without any spread-eagle effects, I believe they do and must continue to write more appealingly to the American public, and the success of every new American author is more helpful to the American stage than the production of a dozen foreign plays, be they ever so fine.

We cannot grow dramatically healthy on canned or imported foods. Though it may be true that the greatest dramas, like the greatest examples of any art, transcend all bounds of race or country, the majority of even the notable plays are distinctly racial in their appeal, and what is transplantable in them is generally their skeleton, their bare bones of plot, which have no great value Their real merits of truthful observation and pungent criticism of life are not to be reproduced in an alien tongue and land. Who was it said a translated poem is a boiled strawberry? How many boiled strawberries we have all seen upon the stage, and wondered why they got there! A certain native play may be to the absolute cosmopolitan less worthy than a certain French or German or Russian

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WHITE MAGIC

By David Graham Phillips

ILLUSTRATED BY A. B. WENZELL

XIX

FOR some time after her mother left Beatrice sat in a brown study, her ex-maid and partner seated across the table from her and not venturing to interrupt. At last Beatrice said: "I don't understand it at all. I'd never have believed mother would take it that way."

"You could hardly expect her to be pleased, Miss Richmond," replied Valentine.

"Oh, I knew she'd blow up and sail into me," said Beatrice. "I'm puzzling over the way she acted about father. I never before knew her to revolt against him."

"Probably—when Mrs. Richmond sees him ——" was Miss Clermont's highly-suggestive, unfinished comment.

"No doubt," said Beatrice. "And yet —— Mamma was mad through and through—fighting mad. I never saw her like that—with him. I shouldn't have believed it was in her. I suspect—I hope—she'll make trouble."

Beatrice was right in her diagnosis of her mother's rage. Mrs. Richmond was indeed fighting mad. Everything that lives, even a human being weakened by luxury and cowed by long and meek servitude, has its limit of endurance, its point at which it will cease to run or to cower and will fight to the last gasp. That limit, that point had been reached by Mrs. Richmond. There were many things she liked in varying degrees—her children society novels, half a dozen friends, her maid Marthe, an occasional man—the Count d'Artois just at that time. There were three things only to which she was deeply attached—three besides herself. The first was her youthful appearance, which she struggled so assiduously to retain. The second was wealth, which gave her so many delightful moral, mental and physical sensations. The third and dearest was social position. The mania of social position habitually seizes upon persons of great affluence and small intelligence; it manifests itself early, often in a grave form, but it does not become virulent until middle life. With Mrs. Richmond the mania was aggravated by her not having been born to fashionable society. Patiently, resolutely, toilsomely she had built herself up socially year by year. She had endured humiliations, snubs, insults, as a gallant soldier endures the blows and buffetings of battle. And her virtue had been rewarded. She had attained social position—not, indeed, security, for in America social security is impossible; but an envied rank among the very first, reasonably assured so long as Richmond retained his wealth and no degrading scandal undermined and toppled. Like the prudent soul that she was, she remained sleeplessly vigilant lest some such scandal should come from an unexpected quarter.

There were obscure relations—vulgar—no, worse—positively low. True, everybody was cursed with such; but to Mrs. Richmond her own and her husband's impossible kin seemed more awful than any one else's. Then, Richmond, industrious social climber though he was and as careful about matters of social position as any of the other big men of finance who graciously permitted their families to be fashionable—Richmond occasionally broke loose and offended by coarse and greedy snatching at wealth owned by persons of social power. Also, he occasionally almost overreached himself in his contempt for law and public opinion, and put in jeopardy his reputation. But this danger was not now haunting her as it once had. Through the constant infractions of Richmond and his like the moral code was no longer what it used to be, was a mere collection of old tatters; pretty much everybody who was anybody socially despised it in secret and professed public respect for it only out of habit and for the benefit of the lower classes.

Finally, there were the children. One could never tell what one's children would grow up into. Of the four, she had regarded the younger daughter as the safest because she was so proud, so fond of social position, of fashionable luxury—fonder of them than of anything—except, perhaps, of having her own way where opposed. Yes, Beatrice would never cause her social anxiety. In the irony of fate it was she and only she who had become troublesome. The refusal to marry Peter Vanderkief was bad. The infatuation for an artist, eminent though he seemed to be—at least, in France—was worse. This dressmaking was worst. To Mrs. Richmond's excited fancy it seemed to foreshadow social downfall—not from the fashionable set, but from leadership in it. If there had been so much as a single previous generation of fashionable Richmonds, or if their own fashion were a matter of twenty years instead of a scant ten, the thing wouldn't matter. Beatrice would be regarded as eccentric—and eccentricity is a mark of aristocratic blood. But, in the circumstances, for Beatrice to become a dressmaker in partnership with a French maid and a chauffeur——

Mrs. Richmond burst in upon her husband at his office with her fury intact. Richmond knew at a glance that he had to deal with a revolt and a dangerous one. He showed that he understood its origin by saying as soon as his secretary had gone: "You've been to see Beatrice!"

"She told you this morning that she was going into the dressmaking business?" said the wife, nostrils dilating.

"Yes." And Richmond concentrated himself in a corner of his big chair. It looked like a gesture of shrinking, of timidity. In fact, it was simply his way of gathering himself together at the first onslaught of danger.

"Here in New York!"

"Yes."

"With Valentine!"

Richmond made a slight gesture of assent.

"And—*Léry!*"

Richmond from the corner of his chair stretched out one hesitating hand to the papers on the desk before him.

"What are you going to do about it?" demanded the wife in a low tone that sounded as if it had forced its way through clenched teeth.

Richmond leaned back in his chair, clasped his hands behind his big head, stared out of the window.

"What are you going to do about it?" repeated his wife.

Still no reply.

"Are you going to sacrifice all that I've spent so many years in building up?"

"You?" snapped Richmond, with contemptuous sarcasm. "What have *you* done?"

"I've made our social position — that's what I've done."

"You mean *I've* built it — my money and my power. People recognize us because they don't dare anger *me*." This in the voice of axiomatic truth.

But Mrs. Richmond was too angry — too alarmed. Panic has its courage more dangerous than valor's. "Look at the Galloways!" cried she. "They've got more money than we have. Look at the Roebucks — more money than we have — and Roebuck a man you're afraid of!"

"I'm afraid of nobody!" blustered he.

She answered this with a maddening little sneer of a laugh, and went on: "Look at the Fosdicks — and the Bellinghams — and the Ashforths! More money than we have."

"Yes — and they're received." But his tone was not all it might have been.

"You know the difference," said she, in open contempt of his flimsy evasion. "They're *in* but not *of*. We're both in and of. And why? . . . Why?" she repeated fiercely. "Why are we in and of, in spite of the enemies you've made — in spite of the shady things you've done — in spite of ——"

"Now, see here, Lucy — I've not complained of your way of managing your side of the family affairs. You've done very well." This was said patronizingly, but with a mildness that, issuing from Daniel Richmond, made it sound almost like a whimper.

"And since I got the Earl of Broadstairs away from Sallie Peyton and married him to Rhoda we've been right in the front rank. There aren't but two big families that still hold out."

"The Vanderkief marriage might have got them," said Richmond.

"If Beatrice starts up as a dressmaker — with those two servants ——"

"But — what can *I* do?" he interrupted violently. "She's insane — insane!"

"It's you that are insane, Dan," cried his wife. "You knew the girl. Why did you goad her?"

"I suppose you'd have let her marry that painter fellow," sneered the husband.

"Anything but such a scandal as this," declared she. "And it's got to be stopped!"

Richmond shrugged his shoulders. "I offered to drop the Vanderkief marriage. I offered to take her back. I begged her to come back."

"But you didn't tell her she could marry Wade."

"Yes, I did!" confessed he. "Yes — I did even that."

Mrs. Richmond frankly showed her incredulity; and that there might be no doubt, she said: "I don't believe it."

"Do you think I've got no sense? I saw what the scandal would mean. Besides ——" Richmond did not give his other reason. He was too ashamed of his weakness of love for the girl to expose it.

By this time Mrs. Richmond had recovered. "And is that *all* you've done?"

"All?" he cried. "*All?* What else could I do?"

"Get her the man."

"Get her the man?" repeated he, as if trying in vain to understand.

"She doesn't trust you — and you can't be surprised at that. You've got to get her the man. You've mismanaged this thing from the start. You've driven her on and on until now there's only the *one* chance left."

Richmond did not contradict this, even mentally. He said presently: "But I've talked with him and he won't have her."

Again Mrs. Richmond was taken by surprise — so much so that she said: "What did you say?"

Richmond showed his wild internal commotion. With glittering eyes and teeth suggesting that they were about to gnash he all but hissed: "Are you getting deaf? I said I had talked with him, and he won't have her. I can't make the man marry her — can I?"

In her excitement, in her amazement, Mrs. Richmond leaned forward and said slowly: "Did you go to him and give him permission to marry Beatrice?"

"No," Richmond confessed.

"Oh," said his wife with sarcasm, "you went to forbid him to marry her! Why do you deceive me when we're in such a dangerous position?"

"I didn't deceive you," growled he. "I went to make sure he didn't want to marry her. We got along all right."

Mrs. Richmond showed relief. "Then we're in a position to make advances to him."

"I'll make no more advances!" cried he defiantly — blustering defiance.

"I suppose you'd rather see the newspapers full of your daughter making dresses in partnership with a maid and a chauffeur," sneered Mrs. Richmond.

He winced as she jabbed surely at his one weak point — the weakness she knew so well; her knowledge of it had given her the courage to attack him. And she knew also that his one belief in her, his one use for her, was her skill as a social manœuvrer.

"You'll do whatever is necessary," she went on. "I can't understand why you were so opposed to her marrying. He's young, but famous already. He'll be a help."

A long pause. Then: "Yes, he can paint," said Richmond absently, a queer look in his usually hard eyes.

"Of course he can. D'Artois told us so. I'll go ask him to dinner on my way home. If he accepts I'll telephone Beatrice to come down."

"Yes — that's a good idea — excellent," said Richmond. "I want to get this thing settled. It has unfitted me for business. A few weeks more of it and I'll go to pieces. Do whatever you like. I don't care, so long as you settle things." And he took up his papers.

"I hope this will be a lesson to you," said she. "Next time any trouble comes with the children you'd better leave it to me."

Richmond muttered something into his papers. Mrs. Richmond issued forth in dignity and in triumph. No one, viewing her cold and haughty face, her beautiful, expensive toilet, her air throughout of the story-book aristocrat, would have believed her capable of participating in such a scene as she and her husband had just enacted. She was secure from suspicion of such vulgarities — secure behind the glamour of wealth and fashion that veils the Richmond kind of sordid lives and the sordid pursuits that engross them.

. . .

When Mrs. Richmond's auto stopped before Roger Wade's gate she saw him reading behind the leafy screen of the front veranda. But he did not glance up.

"Give the horn a squeeze or so," said she to the chauffeur.

At the sound of three sharp, imperious calls the artist slowly lifted his eyes. Mrs. Richmond, her face at the open window of her limousine, saw him observing her as one might a chance passer-by on the highroad. When he saw that she was seeing him he rose and advanced toward the gate at a pace that was neither fast nor slow — a pace somehow discouraging to Mrs. Richmond. She awaited him with a smile of the most flattering warmth.

"How do you do, Mr. Wade?" cried she as he opened the gate, and out went her gloved hand to meet his cordially. "You have treated me shamefully," she went on, "but one who is nobody must take whatever treatment a great man gives one and be grateful that it's no worse."

The big, dark man, looking extremely handsome in his loose, white flannels, laughed amiably. He showed his good sense by attempting no reply. He simply stood waiting.

"I've stopped to ask you to dine with us tomorrow night — very informally," said she. "It'd be an enormous favor, as we're dreadfully dull."

"All this is very kind," said Roger, "but I can't come."

"Now, don't say that," urged she, her manner making her insistence seem polite — a manner of which she was admirably mistress. "Mr. Richmond told me this afternoon that I mustn't take *no* for an answer. He has developed a great admiration and liking for you. If you're not refusing just out of unneighborliness, perhaps you'll come day after tomorrow evening?"

"I'll be on the sea," said Roger. "I'm sailing Saturday morning."

"So suddenly!" cried Mrs. Richmond with an arresting agitation in her voice — obviously not the agitation of pleasure, but of alarm. "Then, you *must* come tomorrow evening. It is our last chance for better acquaintance."

"Oh, there's Paris," said Roger carelessly. His frank eyes were regarding her with a puzzled expression.

Mrs. Richmond flung away the last shred of pretense of merely social purposes. Her eyes pleaded and her voice implored as she said: "Mr. Richmond particularly wished to see you. Can't you arrange it — for tomorrow evening — or this evening?"

"Thank you. It's really impossible." And Roger's tone and manner were a courteous but final refusal of all that she was implying. "Will you trouble yourself with my adieux to Mr. Richmond and your daughter?"

"I'm so disappointed I hardly know what to say," cried Mrs. Richmond with pathetic appeal. "Do forgive my rudeness, but ——"

"It's quite impossible for me to change my plans for the little time I have between now and Saturday morning." Roger was simply polite — not unfriendly, yet certainly not friendly.

Mrs. Richmond's handsome eyes veiled their anger behind a look of resigned regret. She dared not quarrel with him, must part with him on friendly terms. "I understand. I am dreadfully sorry. But — as you say, there's Paris. We haven't your address there, I believe."

"I have no address," said Roger. "I shall have to find a place."

"D'Artois will know," said Mrs. Richmond hastily, to cover the almost blunt refusal to continue the acquaintance. "We can find out from him."

"I lead rather a secluded life there," was Roger's reply. "One must fight constantly against the temptation to distraction. But I needn't explain that to the wife of a busy man of affairs."

"No, indeed," cried she, with undiminished cordiality — and she did not find it difficult to be cordial to a man whose charm she was now feeling, hardly the less, perhaps the more, because he was defeating her will. "Still," she went on, "we'll venture to hope that you'll not look on us altogether as intruders, Mr. Wade."

"You are too kind, Mrs. Richmond," said Roger. He made as much of a move toward turning away as politeness permitted.

Again I'm sorry — so sorry — about dinner," said Mrs. Richmond, once more extending her hand. She was all friendliness, all cordiality. "And I'll hope you and Fate will be kinder in Paris. Good-by. Mr. Richmond will be really distressed. And Beatrice ——"

Roger's eyes shifted. A faint color crept into his cheeks.

"She will think you're a sadly negligent friend. She's at the Wolcott. If you are in town ——"

"Unfortunately, I'll not be," interrupted Roger curtly. "I'll have to trust to you to make my apologies."

Mrs. Richmond once more looked defeated. "Don't forget us," she pleaded.

"Thank you," said Roger embarrassed.

"Good-by."

Roger bowed. The machine got under way and disappeared in a cloud of dust while he went slowly and moodily back to the veranda to take up his book, but not to read it.

As Mrs. Richmond's auto swung into the terrace before the main entrance to Red Hill Richmond's auto departed, having just set him down upon the stone esplanade. He opened the door of the car for his wife. "Well?" said he sharply.

"He can't — that is, won't — come."

"I thought so."

"He's sailing."

"I know. Next week."

"No — Saturday."

Richmond was startled. "Day after tomorrow?"

"And he wouldn't come either tonight or tomorrow night."

They continued to walk in silence side by side into the house.

"He's a splendidly-handsome man," said Mrs. Richmond. "Any woman would be proud to have him as her husband. And he has the air of a personage. . . . I must telephone Beatrice."

"You must do nothing of the sort," ordered Richmond in the tone which, when he first had begun to use it with her, had made her feel like a servant. "You'll not tempt her to make an utter, a public fool of herself."

"You don't understand her," protested Mrs. Richmond.

"No matter. No telephoning. Small timid people never can understand that a person of her sort has unlimited capacity for reckless folly."

"But what are we to do?" demanded Mrs. Richmond.

"I'll go to see him."

"To say what?"

"What circumstances may dictate after I get there," said her husband. "I'll go at once."

"Yes — yes. The time's very short," cried she.

"On the contrary, there's plenty of time." And he turned on his heel and retraced his steps toward the door. Mrs. Richmond paused to look pityingly after him; he was slightly bent, his step had lost its spring. Only once before had she seen him so harassed — the time when he was trying to negotiate apparently impossible loans to save his fortune from ruin and himself from prison. She hated him with what she believed to be an implacable hate. In fact she hated him only because he would not let her love him; he fascinated her, a woman of the sort that craves a master and really loves the servitude she professes to loathe. She rejoiced in his defeats; she delighted to waste his money where she could not sequester it. But her soul did homage to him as its lord. She looked after him longingly; she would have given a good part of her possessions to be an unseen and unsuspected spectator at the scene between him and Roger. For she would have staked all she had on Roger's administering to him the defeat of his life.

XX

ROGER still seated on his front veranda behind the curtain of creepers was not a little astonished to see that the solitary occupant of the runabout stopping at his gate was Beatrice's father. His astonishment did not decrease when the little big financier, advancing briskly up the gravel walk edged by flowering plants, hailed the

first clear view of his face with a smile of the utmost geniality—the greeting of an old and dear friend

"I've come about that picture," Richmond hastened to explain. "I wish—for my own sake—I'd seen it sooner. If you'll pardon an old man—at least, a much older man than yourself—for being quite frank—it has given me an entirely different opinion of you. It has made me very proud of my acquaintance with you. I know that's blunt—but it is sincere."

Roger was as fond of praise as the next human being. He had cultivated the philosophy of indifference only to uncritical censure. He blushed and stammered out some awkward words of thanks—certainly not the less awkward for the uneasiness Richmond's manner had raised within him

"My wife and my daughter were quite right and I was wrong—stupidly wrong," continued Richmond. They were seated now. "I'm not an art expert—and not imagining I was or pretending to be has saved me thousands of dollars and a lot of fake art stuff. But, at the same time, a man who amounts to anything in any line always appreciates good work in every other line whether he likes it or not. So—I want that picture Isn't there anything I could say or do that would induce you to change your mind and let me have it?"

Roger's brow clouded again; a strange, absent look was in his eyes—the eyes of an artist, sensitive, sympathetic, penetrating, yet devoid of the least suggestion of craft. "I've been thinking that matter over," said he with an effort. "I have decided not to take the picture with me. So—you can have it—if you'll accept it."

"My dear Wade!" exclaimed Richmond, all enthusiasm. "But you must be generous with me. You must let me give you something in return. You know how burdensome a sense of unacquitted obligation is. All I have to give is money, unfortunately. You must let me give that. It is the right of you fellows to expect it from us fellows. It's our privilege to give it."

Roger, unaware of the many sides to the extraordinary man seated opposite him, was wholly unprepared for so adroit and graceful and sensible a speech. He could only make an impatient gesture and say with a decisiveness that seemed rude: "The picture has no money value I'll have to insist on your taking it on my terms—or I'll give it to some one else. For I shall not take it abroad with me."

"That brings me to the main reason for my coming," said Richmond, leaning forward, elbows on the broad arms of the chair

Roger was all at sea again. With Richmond's request for the picture he had jumped to the conclusion that it was really the sole cause of the two visits of that afternoon and the two exhibitions of sultry affability. Now—what new complication was Richmond about to disclose?

The financier did not keep him long in suspense. "I want to persuade you not to go abroad," he proceeded "Now—please hear me out! You are an American. Your proper place is here—your own country. It needs you, and you owe it the services of your genius."

Roger eyed his guest with candid suspicion. Guile being foreign to his nature, he knew of its existence in his fellow-beings only as an incomprehensible but undeniable fact. He knew Richmond was a man of guile. Yet these sincere tones, these frank and friendly eyes —— Also, what possible motive could the man have? Perhaps the picture had really converted him into a friend and admirer, unafraid now that there was no longer reason to suspect matrimonial designs.

"Don't affect a modesty a man of your abilities could not possibly feel," said Richmond, misunderstanding or pretending to misunderstand Roger's embarrassed silence. "Only mediocrity is modest, and it is the crowd of fools that compels us, who can do things and have sense enough to know we can, to pretend to be modest"

Roger laughed. "There's truth in that," said he "Still, I'm sure my fate is a matter of importance only to myself." His expression settled to somberness again. "No, I shall go. Thank you, but I shall go"

"There is work for you here—big work," urged Richmond. "I shall see that you get it—that you don't have to wait for recognition and be wearied and disgusted by the stupid injustices that keep men of genius out of their own."

Roger's simple and generous face softened, for his heart was touched. "I see you understand," said he. "I wish I could show my appreciation by accepting your offer. But I can't. I must go."

"I admit that the atmosphere over there is more congenial—much more congenial—to your sort of work. But you'll find us less unsympathetic than you think. Give us a trial, Wade."

Roger was entirely convinced now, and was deeply moved. "I wish I could, Mr. Richmond. If I am to work I must go."

The older man leaned still further toward the young man in his earnestness. "Why, you painted here one of the greatest pictures I've seen. Of course, my personal feeling may bias my judgment somewhat—for I'm attached to my daughter as I am to no other human being"—Richmond's voice trembled, and there were tears in his eyes—"I'm a fool about her, Wade—a damn fool! . . . Excuse my getting off the track. As I was saying, I may think the picture greater than it really is. But I know that it is really great—*great!*"

Roger tried to conceal his agitation.

(Continued on Page 35)

"She Told You This Morning That She Was Going Into the Dressmaking Business?"

THE SATURDAY EVENING POST

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The President on the Trusts

PRESIDENT TAFT'S only recommendation concerning the trusts is that they be permitted to incorporate under Federal law—a recommendation quite sound in principle. He advises, however, that a concern so incorporated be prohibited from holding shares in any other company and from issuing any watered stock of its own. To comply with this provision would require a rather drastic reorganization of nearly every trust, as practically all of them now hold shares in other companies, and most of them have issued large amounts of watered stock.

A trust's compensation for the trouble and expense of reorganizing, so as to comply with this provision, would consist, as the President terms it, in "protection against harmful, vexatious and unnecessary invasion by the states." Whether the trusts would consider this exemption from state laws and investigations as a sufficient reward for reorganizing it is difficult to say.

As to the matter which touches the trust problem at its most vital point—an amendment of the Sherman anti-trust law—the President has changed his mind. He now advises that this law does not require amendment, because he finds that its scope and meaning are quite different from what a number of United States Circuit Court judges have found them to be. It does not, he says, prohibit restraints of trade that are merely incidental to the larger and more useful purpose of cheapening production by consolidation of plants, and so forth, and the Circuit judges, in stretching it to include "absurdly unimportant combinations and arrangements," were mistaken. This, of course, is a high point of law upon which no layman could venture to pass judgment in advance of the decisions of the Supreme Court in certain cases now pending.

These High Prices

OF LATE, learned men here and abroad have discussed the rising cost of living. A strong majority attribute it principally to the greatly-increased production of gold in the last twelve years. Some mention, among contributory causes, the tariff; combinations among manufacturers; labor unions, which raise wages and shorten hours of work; the increase of city population relative to country.

On the other hand, it is urged that in 1893-1896 the production of gold was far greater than in any previous four-year period; yet that was a time of falling prices. Decidedly more gold was produced in 1908 than in 1907, but prices were lower. If everybody is leaving the country farm products ought to increase fastest in price. From 1898 to 1907 they increased forty-three per cent, while metals increased sixty-six per cent; lumber and building materials fifty-three per cent. Food increased twenty-five per cent, and all manufactured commodities together thirty-eight per cent. The city householder sees on his grocery bill: one dozen eggs, forty-four cents; one pound of butter, forty-three cents. The tariff does not directly affect these articles. Rural labor is not organized.

Probably all the causes mentioned above do contribute to the rise of prices. But "probably" is about as far as it is safe to go. A learned man insisted, in 1896, that the fall of prices was due to inventions that cheapened production. Invention has gone on apace since, but prices have risen.

One thing is certain. Butter and eggs above forty cents mean that a really immense number of people have the price and want the best. Only a really widespread condition of prosperity could support such prices. The defect of the situation, incurable as yet, is that the prices spread even further than the prosperity.

Is Anybody Coming Back From Elba?

WE ARE much interested in the political situation which is characterized, in some exceedingly conservative quarters, by the phrase "Back from Elba." Eminent reactionaries pretend to have discovered a conspiracy, the object of which is to discredit Mr. Taft with the people, in order that, at the end of his first term, Mr. Roosevelt may return to the Presidency—very much, to their impartial minds, as Napoleon triumphantly returned from his first abdication and banishment.

But it looks to us as though our reactionary friends had their historical analogies hopelessly mixed up. Napoleon was really beaten, overthrown, driven from power. Now, in the more or less Napoleonic campaigns extending from about 1902 to 1908, who was beaten, overthrown, driven back? Unless our recollection of recent political history is curiously at fault, it wasn't Roosevelt. We seem to remember quite clearly that it was these same reactionary friends who are now discussing a return from the Isle of Banishment.

Therefore, what interests us in the political situation—and we imagine it is what interests, also, a great majority of our fellow-citizens—is simply this: Are the persons who went to Elba really coming back? Are the people, who got so worsted in the campaigns referred to, going to resume that sway in the Republican party and in the National Government which they enjoyed prior to 1901?

We beg Marshal Taft to keep a good watch and see that his forces are firmly in hand. Otherwise there may be a regrettable Hundred Days, ending in Waterloo.

William the Peaceful

SIR ROBERT PEEL assumed the government of England upon the understanding that he would maintain the corn laws; but he is known to history as the minister who repealed the corn laws. Many other instances of the jokes that Fate loves to play upon great men might be cited.

For example, Mr. Taft's strongest personal recommendation as a candidate for the Presidency—aside, that is, from the overwhelming indorsement of Roosevelt—was the inveterate peacefulness of his disposition. He would reconcile all differences, placate all foes, and restore the party to that blissful state of harmony out of which it had been somewhat jarred by the strenuous rule of his predecessor.

As the Chicago Tribune has been a Republican paper for about fifty years, its statements concerning party matters have a certain authority. The headlines over one of its recent Washington dispatches say: "Party to fight all insurgents. Full power of Republicans will be thrown against men who opposed Cannon and Aldrich. Taft enlists in battle. Standpatters entice him into refusing patronage to La Follette and his kind."

If the contest thus presaged ever really happens, it will be one of the most interesting that has diversified the political history of the country. The insurgents, who oppose Cannon and Aldrich, comprise the Republican majorities in the states of Indiana, Illinois, Iowa, Kansas, Nebraska, Minnesota, probably the Dakotas and Michigan, with many "scattering" elsewhere. A fight upon these insurgents by the triumvirate that the Tribune mentions will result in an extent and variety of party wreckage, during the Administration of William the Peaceful, that will make the reign of Theodore the Fighter look, in comparison, like a convention of brotherly lotus-eaters.

Making and Shaping Lords

"THE King grants permission to Earl Grey, and to his Chancellor, Lord Brougham, to create such a number of Peers as will be sufficient to insure the passing of the Reform Bill, first calling up Peers' eldest sons."

The above note, dated Windsor, May 17, 1832, and signed "William R.," instantly beat the lords into submission to the will of the people. A like note will as instantly accomplish the same result again. To force through the Upper House any bill whatever, even one stripping that House of practically all power, the King has merely to threaten to create enough Liberal Peers to overcome the Conservative majority. And in that lies the great strength of the device.

If the King should, in this year of grace, create four hundred Liberal Peers, in order to give that party a majority of the Upper House, the Liberal Government of twenty years hence would find itself confronted, in the House of Lords, by a Conservative majority larger by about four hundred than the present one. In short, it is easy to create a Liberal Peer, but generally impossible to keep him Liberal. We should rather expect, for example, to see Marquis John Burns voting staunchly against eight-hour bills and old-age pensions, while Earl T. P. O'Connor would probably have his doubts concerning Home Rule for Ireland.

More mediæval cities than one had to fight the feudal barons whose castles overlooked their highways. For this purpose, sometimes, they borrowed money from patriotic citizen-bankers, and to repay the loan they made over the captured castle to the banker. And before long they found their banker-baron a far worse pill than their hereditary baron had been.

Creating lords is the most dubious of methods for advancing Liberalism.

Good Roads and Good Wheels

"WHY," inquires a Southern correspondent, "do you say much about good roads and nothing at all about good wheels? Tests made by the Missouri Experiment Station showed that with an inch-and-a-half tire the average pull per ton on earth roads was eighty-six pounds, and with the same tire on macadam roads it was seventy-one pounds; but on the same earth roads, with a six-inch tire, the average pull was only sixty-one pounds. By improving roads you save fifteen pounds of pull; by improving the tire you save twenty-five pounds."

Not long ago the superstition in favor of narrow tires seemed ineradicable. Some cities, noting that heavily-laden, narrow-tired wagons ruined the pavement, sought to enforce the use of broad tires. The effort was resisted with a vigor which suggested that a teaming citizen's life, liberty and pursuit of happiness were indissolubly blended with the use of tires which not only ruined the pavement but also increased the pull of the load. This prejudice seems to have no other basis than habit. That a heavy load on a narrow tire will affect country roads, whether improved or unimproved, as injuriously as the paved street of a city is self-evident.

No extensive information on the subject is available; but we seem to remember meeting with more wide-tired vehicles in the country than formerly. Probably the constant object-lesson of the automobile, with its big tire, has had some educational value in that direction.

The Law and the Banker

THE other day a rich man went to the penitentiary to serve a fifteen-year sentence. His crime had been committed more than two years before. Able lawyers had exhausted every appeal and delay. Friends of wealth and influence had exerted themselves to save him. But he could not escape. In spite of his money and connection he was essentially as helpless in the grip of the law as the merest pickpocket. Before entering the penitentiary he denounced his sentence as "inhuman" and "monstrous."

He might well have said that it was somewhat novel. His crime was wrecking a bank; but the depositors were paid in full; and he doubtless felt that it should have been regarded as merely one of those inadvertencies to which high finance is liable. It was distinctly a social crime. Its wrong lay in destroying confidence, unsettling business, checking prosperity. And the notion of punishing rich men's crimes of that order is really rather new. A dozen years ago, depositors having been paid in full, probably he would not have been prosecuted. Bank-wrecking, of course, is peculiarly a crime against wealth itself, as well as against society. Possibly that accounts for the rigor with which the law is applied to that crime.

The Vindication of the Speaker

WE HAVE always believed Uncle Joe's repeated assertions that he could not boss the House for a moment, except with its own consent. He has declared many times that the lower branch of Congress is essentially a self-governing body in which the will of the majority could be made effective at almost any time, provided of course, some backbone went along with the will.

Naturally we are much pleased to see the position thus taken by Uncle Joe and by ourselves so signally vindicated as it was on the seventh of January. The venerable Speaker, it will be recalled, proposed to select a committee to his own highly conservative taste for the purpose of hearing and judging the Ballinger-Pinchot controversy. His well-seasoned selection was repugnant to a clear majority of the House and with hardly any trouble to speak of that majority, comprising the Democrats and twenty-six unmuzzled Republicans, calmly took the matter out of his hands, thereby apparently demonstrating that the House need not be a jumping-jack for the Speaker's ring if it doesn't wish to be.

The Speaker, we notice, accepts this vindication of his repeated assertions with becoming modesty, referring to it as "of no particular significance." With greater conceit, however, we look upon it as highly important. Cannonism really means a painful subservience on the part of honestly-intentioned Republican members to the party fetish and to fear of the loss of patronage. If the twenty-six will stick, the end of Cannonism is in sight.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

The Turn of the Lane

ENGAGING, for the moment, in the often parlous diversion of casting up, let us if ourselves a few ifs:

(*a*) If the panic of ninety-three had not come slithering along, and all had remained prosperous in our fair country, Franklin K. Lane would be, probably, now the editor of a big newspaper at Tacoma, and its owner.

But, you see, the panic of ninety-three did come slithering along and what happened happened.

(*b*) If there had been a square deal in California politics, especially on election night in 1902, Franklin K. Lane would have been Governor of California.

But, it must be said, there was not a square deal in California politics in 1902, especially on election night

(*c*) If the Legislature of California had been Democratic, by majority, in 1903, Franklin K. Lane would now be a United States Senator.

But, the Legislature of California was not Democratic.

(*d*) If any of these things had been, said Lane would not now be an Interstate Commerce Commissioner, which he is, and wherefore—all ifs now being abandoned——

That would have been in the nature of very hard luck for the Interstate Commerce Commission.

President Taft has just reappointed Lane for a full term on the Commission, showing that President Taft knows a good Lane when he sees him. President Roosevelt put Lane on the Commission in the first place, to fill out an unexpired term, and put him on at just the time when the Hepburn bill came along and the Interstate Commerce Commission was galvanized into acute and arbitrary action. Lane arrived from California, grabbed hold with both hands, and has been one of the most valuable, clear-headed, far-seeing and hard-working members the Commission ever had.

There are those who think a Government job is a snap. Some of them are, but most of them are not. The men who are put in the judicial and executive positions in the service of this generous Government—which is said with all fingers crossed—the generous part of it, I mean—work harder than any set of men, of similar ability, in the wide world. It is a great and a dignified honor to be a Justice of the Supreme Court of the United States. Also, it is a job of work that keeps the great and dignified justices laboring by day and by night nearly all the time.

So with the Interstate Commerce Commission. Since our paternal executives began regulating the railroads the work that has been piled on the Interstate Commerce Commission is appalling. There will be a switching case, for example, with a principle involved, and along will come a few miles of opinion and a few tons of brief, and, after sitting all day listening to dreary talk about preferentials and differentials, and all that, there are nights and nights of dull toil, searching through books, construing opinions, examining evidence, and doing a dozen dispiriting and deadly tasks. Work? Why, the members of the Interstate Commerce Commission work all the time. Do not try to talk to them about easy positions under the Government. In the language of Colonel Franklin Pierce Morgan, they ain't no such thing.

However, that will be about all of that. Time was when Lane was a happy and care-free newspaper reporter and correspondent. Those were the daffodil days. Of course, there was a modicum of work in the newspaper business—always has been and, probably, always will be—a trifle like reporting at eleven o'clock in the morning and laboring until three the next morning; but that is neither here nor there. That is part of the game. Thus, when Franklin K. Lane was paying his way through the University of California he went to his studies in the daytime and to his literary labors at night, singing a few barcaroles and roundelays, happy, happy, happy!

The Skeleton Rattles Its Bones

HE WAS a good reporter, too, but he had a leaning for law. So he leaned on it, and it was pretty lean, for a time, at that. Anyhow, he was admitted to the bar along in his career, but, in the course of events—why be chronological? dates are perplexing—he landed in New York as the New York correspondent of certain San Francisco papers. In his official biography Commissioner Lane pays no attention to these careless days, but I am inexorable. His whole past shall be revealed. He lit in New York as a correspondent, doing special work for New York newspapers as a side line. Think of a present high and mighty Interstate Commerce Commissioner writing especial stories for the New York Sunday papers, on how many Pomeranian pups the Vanderbilts had, or the way American wealth is being taken to Europe by marrying our girls to foreign counts and such! Somewhat of a skeleton in that closet, I should say!

He Arrived From California and Held on With Both Hands

It didn't last long, though. Every man who gets into the newspaper business immediately begins to dream of the day when he will own and edit a newspaper. Lane dreamed. Also, he raked up all the Lane family plate and converted it into cash, and went to Tacoma where he bought a newspaper. It was a good newspaper—while it lasted. The only trouble with it was that it didn't last. Along came that aforesaid panic, and when it had panicked in the vicinity of Tacoma for a few weeks, all Lane had was an overdraft at a local bank and a pass to San Francisco—that was in the days, you know, before the Interstate Commerce Commission shut down on passes, via that terrible Hepburn person's law.

He had been admitted to the bar and he decided to carve out a legal career. He began carving. In 1897 he was made corporation counsel for San Francisco and served until 1902, when he ran for Governor on the Democratic ticket. Next to the easiest way to start an argument in California is to say Frank Lane was or wasn't elected Governor, had the votes been counted as they should have been. The easiest way is to slangwhang San Francisco's climate, although that generally results in a fight as well as an argument. Anyhow, he was beaten by a mere handful, and the next year he was the choice of the minority in the Legislature and was given the complimentary vote for United States Senator.

Two years later President Roosevelt had a vacancy on the Interstate Commerce Commission. He asked Lane to take the place. Lane took it, came to Washington and was recently reappointed for the full term of seven years by President Taft. He is one of the most active and most influential members of that tribunal, and, just to rattle the skeleton once more, the first job he ever had was working in a grocery store at Napa for three dollars a week.

Lane was born in Prince Edward Island, but was moved to California so soon after that event that, if one is not too critical about it, one can almost say he is a born Californian. In any event, he is a real Californian, whether he was born there or not, is the Pacific Coast representative on the Commission, and one of the biggest men, intellectually, we have in our pulsating Governmental midst.

Lane is smooth and round, sort of cherubic. His face is round, his head is round and not embarrassed with any too much hair, his chest is round—everything about him is round. He is a student, a worker, an impressive orator, a corking after-dinner speaker, a pleasant companion and a big lawyer. A lot of the multitudinous and intricate work of the Commission falls to him, and he handles it skilfully and expeditiously.

Positively the last rattle of the skeleton: When Lane was a reporter in San Francisco he frequently wrote poetry. That is another reason why he fails to mention his newspaper days in his official biography. His old friends in California say it is the real reason, but they may be prejudiced. They read it.

Bait for the Ambitious

WHEN Matthew Kiely, the famous chief of police of St. Louis, had been reappointed, after a struggle, a citizen met him in the street one morning.

"Good-morning, Chief," he said, "allow me to congratulate you on your reappointment."

"What made you think I wouldn't be?" asked Kiely. "I knew three months ago that I should be reappointed, but I told the president of the board to make it close. I wanted to find out what captains were looking for the job. There were four of thim, weren't they? And you'll see by this time twelvemonth they'll all four be walking a beat." And they were.

Burning a Few Shavings

A DISTINGUISHED Pennsylvania lawyer, at one time an active Democratic politician, made a Decoration-Day address in one of the smaller Pennsylvania cities.

He talked for an hour on national topics, but did not arouse any particular enthusiasm from his audience, which was mostly Republican and mostly old soldier.

"What'll I do?" he whispered to a friend who sat near by.

"Burn a few shavings," whispered the friend in reply. "Burn a few shavings."

This is the way he burned them:

"My fellow-citizens, the fields that were crimsoned with human gore and piled with the bodies of the slain now yield their bountiful harvest to the peaceful sickle. The streams that ran red and glimmered incarnadined in the sun roll now their peaceful waters unstained to the sea. The silvery moon has shed its peaceful beams upon the fields of strife, the stars have shot down their eternal rays upon them until every trace of carnage has been swept away. Oh, my fellow-countrymen! this is a united land. From the Atlantic to the Pacific, from Maine to the Gulf, the universal cry goes up: 'Liberty and Union, now and forever, one and inseparable!'"

They elected him an honorary member of the G. A. R forthwith, it is said.

Let Him Fiddle

AT THE recent Chicago horse show Joseph W. Harriman, the New York banker and owner of the champion gig horse, Nala, while trading stories with Joe Ryan told of a New Yorker he knows who has a hobby for reading instructive literature to the poorer children of that city.

One evening he tackled a collection of Tammany youths from the East Side and read to them the story of Nero fiddling while Rome burned.

"Don't you think Nero was a bad, wicked man to fiddle while his city was burning?" he asked.

All the boys shifted uneasily in their chairs, but none made a reply.

"Suppose the Mayor of New York fiddled while the city burned," he persisted. "He would be considered heartless, wouldn't he?"

Everybody shifted again, but there was no answer.

Then he turned to one of the boys: "O'Brien," he said, "don't you think a man who would do what Nero did is a bold, bad, wicked man?"

"Well," replied O Brien, "he never done nuthin' t' me."

The Hall of Fame

¶ Robert Adamson, Mayor Gaynor's private secretary, was a political reporter in New York for years before he took his present job.

¶ James Sloan, one of the secret-service guards who go with the President always, weighs less than half as much as his chief, but his is all muscle.

¶ James W. Wadsworth, of Geneseo, New York, who was in Congress for many years, is president of the board of managers of the United States Homes for Disabled Volunteer Soldiers.

¶ Willis L. Moore, chief of the Weather Bureau, sold papers on the field to the soldiers during the Civil War. He was then eight years old and was with his father, a soldier in Grant's army at City Point.

There isn't anything l GOOD in

For the Fac

The purpose of the perfect toilet soap is all-embracing—that of sweetness and cleanliness. For the perfect complexion, beautiful hands, velvety skin, silken hair and healthy scalp, CRADDOCK'S supplies every need.

Pimples, blackheads, rough, co muddy skin come from a variety o but *always from sluggish skin.* Do why your skin is sluggish? Bec don't wash it clean. You think you haps the surface *is* clean, but soap t pure leaves a secretion that causes skin blemishes to appear instead of any possibility of them.

The simplest and most sensible way of them is to wash them out. But se wash them with only Craddock's B It will search the pores, clean them clogging them, and leave the skin white. Your complexion will impr use Craddock's Blue Soap, and use

Give Nature a Cha

Craddock's Blue Soap is the first soap to give a natural comple

Its use is not an added treatment. It is simply the ordinary every time you wash your hands, face or body.

In this it is unlike any soap you have used—the soap y for for years.

The most perfect blending of purest soap materials and soothi

It is more than common toilet soaps—"just soaps"—which t only, because Craddock's Blue Soap, with its wonderful abun lather, cleans the skin surface and clears the skin pores.

Its hygienic properties drive out impurities, soothe and refres

It gives nature a chance to restore your natural good com

Its odor is delicate, fragrant and lasting.

Craddock's-

CRADDOCK'S (HYGIENIC) BLUE SOAP

For the Hands

If woman only realized how effective is a beautiful hand, she would take as much care of her hands as she does of her face. And it is so easy to have lovely hands that one marvels that any woman will allow them to become red and coarse when she can make them white and fine. For the beauty of a hand is in the whiteness and fine texture of the skin rather than in the form itself. And the secret of their beauty is primarily in the soap. For no soap at all is better than poor soap, which irritates the skin. Craddock's Blue Soap, with its delightful cleansing, pore-searching lather, and soothing, hygienic qualities, keeps the skin soft, white and smooth, while its dainty, fragrant, lasting odor adds to its delights.

For the Baby

Baby's delicate skin needs the closest attention. And the fact that Craddock's Blue Soap is good for baby proves that it is good for you.

After the daily bath in warm water and Craddock's Blue Soap—baby, pink and sweet, will be ready for a good, long nap—cooled and refreshed by the rich, creamy lather—little tired nerves quieted—baby sleeps the sleep of peace, and brings the rest hour to mother Craddock's Blue Soap is best for baby's use. It keeps the tender skin in healthy condition allays rash and prickly heat—is unequaled for baby's scalp and hair. It is a cleansing soap and a soothing soap too, while it imparts a delicate and refreshing odor.

For the Bath

A clean bodily skin—a *pure—clean* skin means more to your health and general complexion than you ever would imagine. Common soaps—"just soaps"—remove the surface dirt only. They do not cleanse the pores. Instead, they often clog the pores. Impurities from the system must escape and nature seeking the most convenient outlet selects the face, because here the pores are more open.

Craddock's Blue Soap not only removes the surface dirt, but it reaches the pores, removes impurities from the entire body. It leaves the skin in the wholly clean, clear condition nature demands for perfect health and clear complexion. Its delicate, fragrant, lasting odor enhances its delights.

For the Hair

The care of the scalp is absolutely necessary for the growth of beautiful hair. The scalp should be washed every fortnight at least, and it should be done in the right way with the right materials. The simplest shampoo is the best. Part the hair in the middle and if very heavy part crosswise also. Wet thoroughly with warm water and then rub the scalp firmly with a lather prepared from Craddock's Blue Soap and warm water. Rinse twice in warm water, and then in cold water, rubbing the scalp all the time. Dry in sun, if possible, keeping up a vigorous massage of the scalp. Brush the scalp well every night. Only Craddock's Blue Soap should be used, because of its superior lathering and pore-cleansing qualities.

Costs No More Than Ordinary Soap

Craddock's Blue Soap is *the economy soap* as well as *the* quality soap.
It is the first 25-cent-quality soap to sell at 10c a cake.
The materials from which it is made are as good and pure as is possible to procure.
Besides it contains beneficial hygienic properties found in no other soap—no matter how much you pay.
The wrapper is plain—the box has no frills. The quality—the expense—is all in the soap.
Why pay 25c—*or more*—for soaps that are not as good—that we know can be no better?
Buy a cake to-day—Use it regularly as suggested above.
There's a soap surprise in store for you.
Don't take a substitute. If it isn't Craddock's it isn't the genuine "Blue Soap."
At all first class stores—10 cents.

...the Perfect Soap—Made in Cincinnati, Ohio.

OUT-OF-DOORS

Winter Vacations and Winter Houses

FOR some occult reason the seal of custom has been set upon the good old summertime as the one and only vacation season. The legal and the wholly horrible two weeks that represent the annual term out of jail for the average American citizen are adjudged by the court to belong within the dates when the sun is hot and the mosquitoes are at their best. One often comes home from a summer vacation more tired than when one started.

There are two ways of looking at the vacation business. One may measure his relief by comparing it with something worse he left at home—if, indeed, it is not worse to go from a comfortable city to an uncomfortable summer resort. Or again, if he be a real student in economics he may figure how much reserve force he is taking back home in order the better to endure the evils that are as well as those he knows not of. On the latter basis the winter vacation breaks nearly even in the argument with the vacation in summertime.

As for the winter, its delights are, perhaps, not fairly to be understood by those who live indoors for fifty weeks in the year. Yet the winter countries have always done things. Snow seems to stand for thought, resolution, stability. Most of lower California is settled by New Englanders, but, though some of them may like the climate as appertaining to the use of the human lung, no Northern man ever gets really reconciled to flowers all the year round

The truth, of course, is that mankind occupies an environment just as the trout or the quail does. If we could not adjust to all sorts of conditions we should all be piled up in one selected part of the country, which, perhaps, in the belief of the citizen of New York or New England, would be somewhere not far from the Atlantic, possibly not far remote from a certain island. In point of fact, the American people today are scattering over thousands of miles of once impossible desert. Before long they may be scattering over months of a once impossible winter.

January Holidays

Your doctor will tell you that the winter woods are the healthiest place in the world. Even the huskiest germs are then having their own troubles to get along at all, so they do not bother you. The sting in the air is the highest of tonics. It requires exercise perforce, and exercise breaks down all tissue that is not useful, and cold oxygen burns up all that sort of ashes in the human grate. Result: a clean human furnace, with plenty of heat and no need of being poked up all the time.

The American business man is used to hearing himself described as the shrewdest and most thoughtful of all human beings. But how about it? In a critique of pure reason could not something be said in favor of letting part of the clerical force take the sacred two weeks in the wintertime? After the annual invoice, and after the annual resignation to the look of the P. & L. page, and after one has adjusted his rebate with the railroads, and his importing conscience with Mr. Loeb at New York, there is a time for sitting back and taking it easy. At this time some of the force can be spared. After a time, maybe, some truly thoughtful American manufacturer will try the industrial experiment of giving half the force its sacred two weeks in the wintertime and the other half in the summertime, with a later comparison of results in efficiency. This seems almost the only thing that remains undone in our industrial scheme.

Any artist will tell you that the world of winter is most beautiful of all. Moreover, it is so much more of your own world because the shutting down of cold has removed from it nine hundred units of the thousand undesirables whom, otherwise, you might have met there. In the winter you are less apt to get shot by some fool hunter, because most of the fool hunters are home. You are safer from the power launch of some fool fisherman, because most launches are then in storage. This world, suddenly grown a thousandfold larger and much more all your own, is a new one, white and silent and clean, something different from anything you ever knew unless you were once a country boy with copper-toed boots and a cap with earlaps that your mother made, and mittens that hung down on a string.

Above all, this new world of beauty is also one of silence. Few city men ever stop to think of the horrible load of noise which they carry all their lives. It is noise which brings on neurasthenia, and so, finally, fills the insane asylums. Silence is a balm to nerves. You can feel or taste the silence of the white-floored and white-covered balsam grove as much as you can smell the boughs themselves.

The sportsman will tell you that winter is the most interesting time, even though it be not legal to shoot all sorts of game at that time. The snow shows you the record of the wild life of the woods, which otherwise you would never understand at all. Nothing is more interesting than the story of tracks on fresh-fallen snow. Moreover, sport in the wintertime is cheaper than in the summertime. The same guide who charges you three dollars a day at the summer resort has turned trapper in the wintertime and will take you along at a dollar a day, and is glad of the chance. Jimmie, your guide, is a better fellow, more informing as well as more companionable, in the wintertime. He will tell you things you never would have known.

As to the discomforts of the out-of-doors in the wintertime, they are mostly imaginary. If you got your guide down to the city he would say he was freezing to death and he certainly would catch cold. He could not endure the discomforts and the hardships of the city. Indeed, only one generation at a time can endure city life; the next one comes from the country, where the guides are raised.

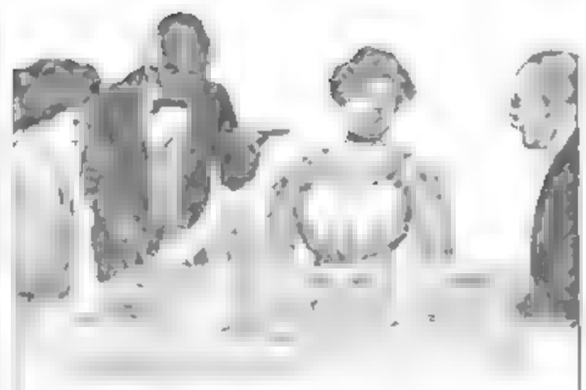
You envy your guide his ability to pack sixty pounds, or more, all day and to eat pork and beans and buckwheat cakes. But, after a time, you find that you can do these things, also; also, to your surprise you find that you do not need an overcoat in the winter woods, where you supposed it was colder than at home. At home you wore thin stockings and had cold feet in winter. In the woods you have three or four pairs of thick wool, and cold feet are unknown. At home you get some bootblack to brush the mud off your trousers several times a day. In the forest there is no mud. As you tramp after your guide, once in a while asking him to wait while you light a pipe, or tie a shoe, or do almost anything which will seem a graceful reason for not going quite so fast, you discover a great many things to be quite the reverse of what you supposed them to be. It is not such an uncomfortable world, this, where originated the kid's Christmas tree and your wife's thousand-dollar mink coat.

The colors of the world of winter are beautiful in their own way. While the actinic strength of the light at that season is supposedly less, really it is the fastest of photographing light, owing to the reflection from the snow. If you get up on the Rocky Mountains in the wintertime, above timber-line, the sun shining clear, you can hardly make a picture fast enough. There are new color values, also. Perhaps you did not know that snow is blue and not white, until you poked your snowshoe pole down six or eight feet of it, and then looked down the hole. Perhaps you did not know that evergreens are black instead of green. Purples, aquamarines, lapis lazuli, a lot of brilliant hues which almost leave you ready to believe that the impressionists are sometimes not insane, are around you in the winter woods, in the snow, the sky, the trunks and the leaves of trees. Someway you notice these things more in the winter than you do in the summertime, perhaps because you are not hurrying to get back to the hotel to change your clothes for dinner, or for the tennis game with Irene, or the dutiful golf game with Irene's dad.

The Best Two Huts

Of course, if you live out-of-doors in the wintertime you will need a more substantial sort of camp than is necessary in the warmer season. Why not build one of your own? Confess that such is your secret desire! There never was a man who did not plan building a log cabin for himself, sometime, somehow and somewhere, just as every man, at some time of his life, has wanted to wear a velvet coat. In each of us is the imperishable boy of the back lots, who builds houses out of tin cans and cracker-boxes, digs caves in sandbanks, or establishes a robbers' den under the sidewalk.

It was Ruskin, one believes, who said that any house, to be beautiful, must seem a part of the soil sustaining it; seem a part of the earth; and seem to take hold upon the earth. Two elemental and wholly desirable houses are the adobe and the log house; and though it should be your fate, also, in a continental search for the right sort of moss to gather, to sleep scarcely more than a month at a time under any one roof, hardly shall you discover a better abode than these two, either of which



IF you were entertaining a queen you could want nothing finer on your table than Campbell's Tomato Soup.

No better tomatoes grow than are raised specially for this soup. There is no better celery than the crisp, tender stalks with which we flavor it. There is nothing finer than the delicate spices and fresh, uncolored creamery butter with which it is seasoned. And no chef could blend ingredients more skilfully than these are blended in

Campbell's
Tomato Soup

These handsome selected vine-ripened tomatoes are a choice variety of the fine growth for which New Jersey is noted. They are brought to us right from the garden during the height of the season, and made into soup immediately.

We wash them in the purest running water from artesian wells. All skin and seeds and every trace of core-fibre are strained out. We use only the pure meat and clear, thick juice. No coloring nor preservative is used. The soup is sterilized by heat alone—and *after* sealing. It comes to your table as smooth as rich cream; and with a fresh, racy flavor and aroma delicious beyond comparison.

We guarantee satisfaction with every can of Campbell's Soups or the grocer refunds your money. Doesn't that speak for itself?

21 kinds 10c a can

Just add hot water, bring to a boil, and serve.

Look for the red-and-white label

"What shall I have for dinner?" Campbell's menu book will help you to the answer. Free on request.

JOSEPH CAMPBELL COMPANY
Camden N J

I hid that soup to eat, myself,
The can's not very big;
But greedy Tom has cleared the shelf—
Boo-hoo! I hate a pig.

The first Derby made in America was a

C & K

HATS for MEN

Knapp-Felt

THE SHACKLETON

THE superb quality and noticeable elegance of style of Knapp-Felt hats are shown to a marked degree in the "Shackleton," a new soft hat from the C & K Shop. It is designed for Mid-winter and early Spring wear, in town or country, for business or sport.

The characteristic distinction of Knapp-Felt hats is the result of C & K handwork which cannot be imitated by cheaper methods.

Knapp-Felt Soft Hats and Derbies are made in two grades, $6 and $4. Your newspaper probably has the advertisement of a dealer who sells Knapp-Felts

THE CROFUT & KNAPP CO.

840 Broadway, New York

You don't know unless you use one, in how many ways

BURROUGHS

Adding and Listing Machine

will help you with your business; large or small. It will put short cuts in your bookkeeping and save time and trouble in your Accounting

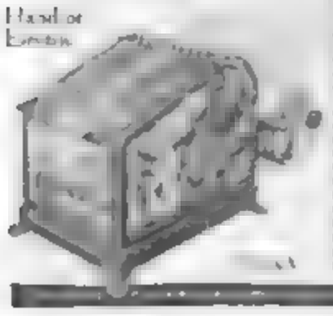
There are 50 styles, one of them just suits your needs. Learn and send us the Coupon

Burroughs Adding Machine Co.
99 Burroughs Block,
Detroit, Mich.

Send for booklet

CHECK
Your Troubles

Night Work
Statement Day Rush
No Balances Late
Cost System
Handling Inventory
Time Required (or less) Day's Work
Name
Address
Business



seems to show that Mr. Ruskin was not so foolish, after all. Did you never see the square top of a 'dobe waiting for you in a sun-drenched land, cool inside in summertime, warm in winter? And have you never seen that most wonderfully welcome of all sights, the red gleam of a log cabin's window in the night, when you were coming home through the woods, tired and hungry? Do you not remember the low loom of such an edifice in the twilight, its walls, perhaps, showing gray or brown between the roof and floor of white that lay all around? If that cabin was of your own building—if, really, it belonged to you—then, surely, you held it bigger and better and more beautiful than anything you ever owned on any avenue of any city.

How to Build a Cabin

For yourself, if you be an average city man and wise enough to take your vacation in the average vacation country of the northern woods, you will prefer to make your camp of logs. There are several ways of building a log house. Indeed, books have been written describing ways of building log houses costing up to fifty thousand dollars. The writer once owned a four-story log house, but it was not a financial success. Jimmie—your guide—and you can build one costing about fifty dollars, which will be just as good. For tools you will need little more than a cross-cut saw, a good American axe and a hammer. For material you will have to use the forest about you. Once you could have had pine. Now, perhaps, you will use spruce, fir, cedar, or even asp or poplar. A tamarack swamp will offer you quite a lot of building material close together. Two men can build a small cabin in average timber country by using small logs, but a horse to drag up the logs is a great help. Though the entire house—roof, floor, beds and all—can be made with an axe, it is better to save time and expense by resorting to the nearest sawmill.

The old way of building a log house was to notch the ends of the logs, half out of each, so that at the corners the log above just fitted the end of the log below. This is the strongest way, and woodsmen from the time of Miles Standish to the time of the modern lumber camp have always built their houses in that way. It takes either man-power or horse-power to raise heavy logs in place, however, and Jimmie and yourself may, perhaps, save some of that labor by using rather smaller logs. Say you want the side walls of your camp to be about seven feet in the clear, you can figure on using about twelve or fourteen logs in the tiers that make one side or end.

To use your building material in the most economical way you should have some heavy sawn planks, obtained at the sawmill or near-by village. Nail two of these together in the form of a trough or V. When you see that you can nail spikes through these in two different directions, and reflect that every corner of a house is a right angle, you will begin to realize that this trough will make an economical corner post for your house. You have four of these, and after you have spiked together the lowest tier of logs, or bed logs, and after you have leveled these all up with rocks or stumps underneath, you spike these right-angled corner posts, one at each corner of your house. The bed logs are made of the same height by sawing and notching out the ends, half and half, so that you have an even surface to spike your corner posts to. You will find that these two planks are quite an idea, much the same as that which steelmakers have in mind when they run their beam into the form of an I or a T. In short, they are your angle irons, only they are made of wood, as all your house is going to be.

At this first stage of your architectural attempt your house is simply one tier of logs spiked together at the corners, with this angle iron sticking up, say, seven or eight feet at each corner. Do not lay out your house too large, but adjust your size to the length of logs easily found or easily handled near your building place. You can see now that you will not have to notch the ends of your logs at all, but that all you have to do is to saw all the logs the same length, lay one log on top of the other, and hold it in place by driving spikes into its end through the "angle iron," or corner post.

Before you begin to lay up your logs in this way you must figure on where your door is going to be. Build a frame out of plank, just the size of your door, and nail down the lower end of this frame to the bed log. This doorframe will stick up in the air like your corner posts before you begin to put in your walls. Of course, you will have to saw the logs to fit this doorframe; but of course, also, you can spike through the frame just the same as you do through the corner posts. You do not need to bother about the windows yet.

Now you select your next tier of logs and lay them, perhaps, end for end with the first tier of logs, so that the smaller ends of your logs will alternate with the larger ends, and the wall, therefore, go up at about the same height at each end. As these logs are only six or eight inches through, you and Jimmie can get them into place without much trouble, and it is easy to spike them fast. Never mind about the cracks that will show between some of the logs. For this spike work you will need large nails, of course. You will have these nailing surfaces, of course, for both ends and for both sides. After you get all the nailing done you can stand a round log up in each corner, to give a better finish.

After a time you will get up to a height where it is best to put in your windows. These you may put in with the long dimension horizontal, if you like, as is customary in most log camps. Make a plank box for your window, put the bottom of the box on a log, say, three or four feet from the floor, perhaps less; then go on and build in your logs around this, precisely as you did around the door.

By the end of the first day you and Jimmie ought to have the walls of the sides and ends up nearly as high as your head. By quitting-time on the second day you will have in your door and windows and will be ready for the roof. Your roof you can put on lean-to fashion, making one side higher than the other; but the best way is to run a ridgepole the full length of the cabin and lay your rafters up to this. Your rafters should be straight, each about three or four inches through at the butt. Put your pairs of rafters in two or three feet apart. Of course, you can nail poles lengthwise from these, parallel to the ridgepole, and roof in the whole works with puncheons which Jimmie can split out of cedar logs. This is the old-fashioned way of roofing a log house, but it is the slowest, most troublesome and poorest way. A few boards hauled in from the sawmill can be nailed on your rafters, and then a fairly good roof easily made out of tar paper or, better yet, of shingles, if you wish to be rather modern.

Putting the Roof On

Your roof, whether of boughs and dirt, puncheons, tar paper or shingles, ought to be watertight. The old Western ranch houses used to have dirt roofs and, to keep the dust from filtering down, it was customary to stretch canvas or sheeting under the cross joists. After a time this would get full of dirt and bag down, and sometimes the rain would trickle through this in nice, muddy water. Up to the time it finally gave way this ceiling was an excellent place for pack rats, centipedes and other interesting creatures. You will not need any ceiling if you make your roof watertight.

After your roof comes your floor, and here again boards are handiest, although the real thing is puncheons, or else the bare dirt packed hard. Don't have a foundation that lets the air in under your camp. It is hygienic, but cold. It is not the air, but the ground, that makes you cold when you sleep in camp.

Now you are ready to chink your cabin, which can be done with moss, the larger cracks being partly filled with three-cornered splints nailed in. Some cabins have been chinked with excelsior which happened to be handy, and it worked very well. No chinking is enough by itself, and all the cracks must be covered with daubing of clay or, better, of plastering, neither of which can be used well if the weather be very cold. On the thoroughness of this part of the work your comfort will depend.

Lastly, you must install your heating system. To be quite frank, one must admit that a cannon stove from the nearest store is the simplest thing. A cookstove, also, will do the trick and be useful for culinary reasons, but it will burn out. An open fire is the best of all fires, but a fireplace and chimney cost money and are difficult to build. Better saw out the end of your cabin and put that in next year on your next vacation.

Spring Styles Are Now Complete

"NATIONAL" Designers, in Paris, have sent the last of the Season's New Styles, a new Redfe Suit and another Russian Side Pleat Waist were the last to come—and now

The "NATIONAL" Style Book for Spring is Ready

edge of what will be worn this day be complete without this

Every Post Reader

should write
In addition
sents in the Fashion World

"NATIONAL" Tailored Suits

Made to Measure $10 to $40

The "NATIONAL" Policy

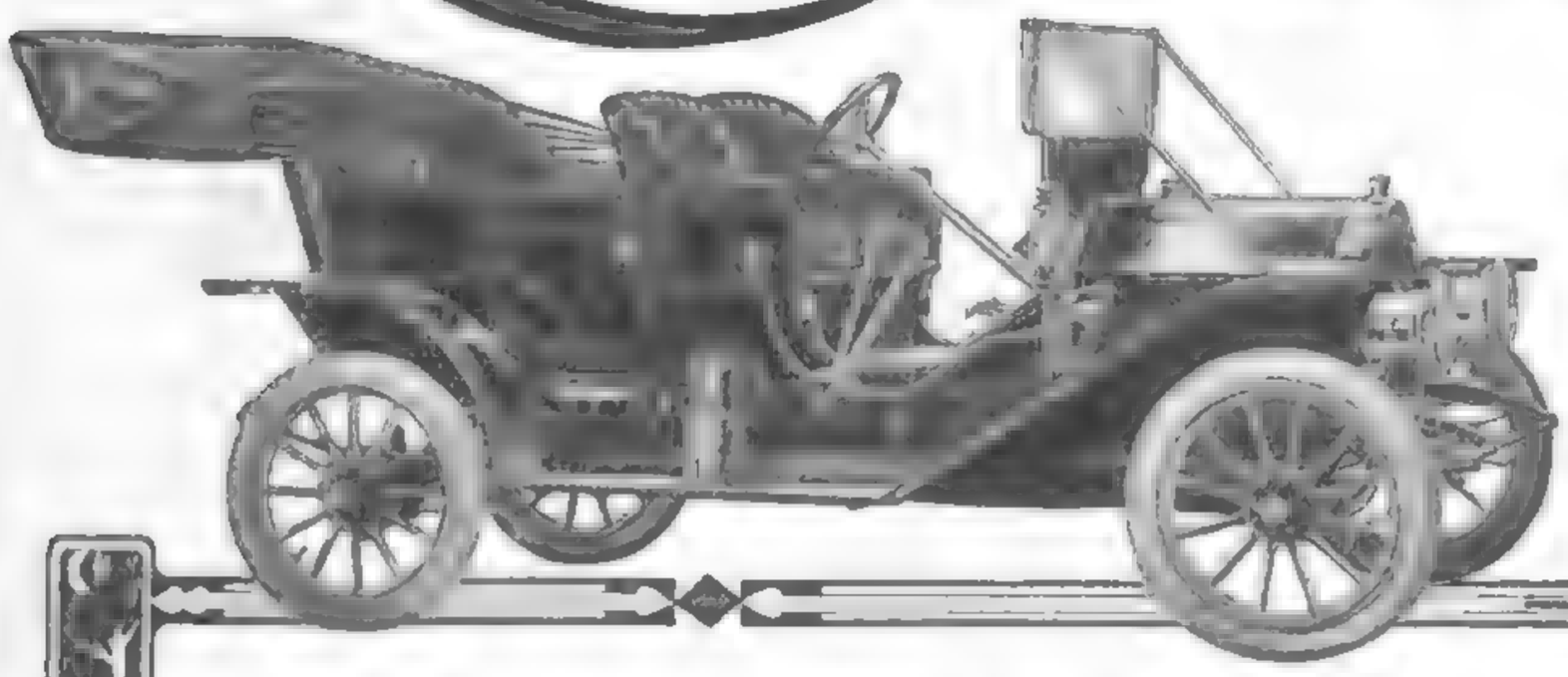
Every NATIONAL Garment has the NATIONAL Guarantee Tag on which the [illegible] and [illegible] are set forth so that you may order NATIONAL garments with absolute confidence as to fit, style and quality, and pay express charges both ways. The NAT. NAT. Policy pays express and postage to all parts of the world

In writing for your Style Book, be sure to state whether you wish samples of materials for a tailored Suit and state the color preferred, but only

NATIONAL CLOAK & SUIT CO.

1219 West 24th St., New York City

COLE 30 - $1,500



Cole Palace Touring Car

Equipment: Includes magneto, head lamps, oil lamps, generator and tool.

Special Offer of Extra Equipment: Standard English Mohair Top $125; Stewart Trip Speedometer $20; Automatic Brass Wind Shield $25; Mohair Top Cover $10—a total of $180 worth of equipment, all for $75, to encourage early purchasing.

Outline Specifications

POWER PLANT: Unit Type. MOTOR: 4-cylinder, 4-cycle, water-cooled, 30 H. P. IGNITION: Double, with magneto and battery. TRANSMISSION: Selective, 3 speeds forward and reverse. CLUTCH: Cone, with leather face. DRIVE: Shaft. WHEEL BASE: 108. TIRES: 32 inches x 3½ inches. WEIGHT: 2,000 lbs.

A Big Thoroughbred Car of Superb and Silent Service That Makes the High Priced Car An Extravagance

THE man of millions cannot buy better service than is embodied in the COLE 30, at $1,500. It is a flexible, easy riding, fast-moving car, with top, guards, lines and refined appearance that mark Motordom's true aristocrats.

The COLE 30 is ever ready to go and always sure to get there. It can travel faster than you dare go and will run without hitch at practically no cost with the power turned off.

It scoots along the way—smoothly, silently, swiftly. It tears through mud without fuss—slips over hills without falter.

It was built for tough going and rough driving. It will stand up under any conditions and for any length of time without trick upkeep expense. Efficiency will be found there.

Not a "Price" Car

The COLE 30 was made up to a standard—not down to a price. The market is overburdened with "price" cars.

It was built to compete with the expensive cars in speed, endurance, comfort and appearance. Not only was it designed with [illegible] selling price determined upon.

The COLE 30 is not a new idea in construction. It was not built to revolutionize car building. In its designing the best ideas of the finest domestic and foreign cars were adopted.

It is a standard car in every respect—the high class car at a moderate price which thousands of people have been prophesying and awaiting.

Hundreds in use at the present time have been tried and proved perfect with speed and endurance tests over thousands of miles of all kinds of roads.

Unit Power Plant

Like the expensive brougham the COLE 30 has a unit power plant—motor, clutch and transmission housed in one rigid case.

This method of construction protects working parts from wear and dirt—with every unit ready at a center. It also preserves the perfect alignment of moving parts. No chance for distortion that causes noise, wear and repair bills.

Only in much more expensive cars will you find the equal of its engine. And the engine is the very heart and soul of a car.

The COLE 30 has a four-cylinder, four-cycle motor that [illegible] velocity action and rhythmic precision is a delight to the driver.

Its 30 horse-power gives him the ability to show his license number to the other fellows whenever and wherever he pleases. His confidence in its action leaves him carefree to divide his attention between steering and scenery.

30 H. P. is all you will ever need in a five-passenger car. Less power means troubles and road conditions met. You know them if you have had experience with a low-powered car.

Highest Class Construction

And, as in its power plant, the COLE 30 is equivalent to the expensive car in every part and detail of its construction.

It gives perfect response to control. Easy to steer. Quick to get away. It can follow a line on a completed street and instantly step up to speed and dart through the first opening that presents itself.

The COLE 30 is a light car—as light as a strong car can be. It is easy on tires, and not one car in ten of equal H. P. can travel so far on a gallon of gasoline.

In all respects the lightness, simplicity and strength of the COLE 30 keep down the cost of upkeep. You can buy a COLE 30 and feel pretty certain that fuel will be your only appreciable expense.

In buying a COLE 30 you don't pay for reputation or past performances. You pay for present efficiency only. And please understand that we are not crowding our plant for a sales record. We are taking our time to produce a car of record breaking quality.

The COLE 30 is made in four styles, all built to the same basic high-class specifications, two of which we have illustrated.

Palace Touring Car	$1,500
Light Touring Car	1,500
Tourabout 4-passenger	1,400-1,450
Cole Flyer (Torpedo)	1,500

Write for Descriptive Catalog

This advertisement is not the complete story of the COLE 30. It mostly treats of the [illegible] of the moderately priced, high-class car. For full details of the standardized construction that makes the COLE 30 the best buy on the market, write for our descriptive catalog.

If you care to [illegible] of automobile construction, our complete specifications will prove to your satisfaction that the COLE 30 offers all the attributes of the expensive car at a moderate price. Write for catalog now. A postcard may save you $1,000 or $2,000.

Cole Motor Car Co., Indianapolis, Ind.

General Sales Agents, Henderson Motor Sales Co., Indianapolis, Ind.

Eastern Distributors

COLE-STRATTON CO., 60th St. and Broadway, New York City.

Western Distributors

[illegible]
WARD MOTOR SALES CO., [illegible]
COLE AUTOMOBILE CO., [illegible]
STANDARD AUTOMOBILE CO. OF ILL., 1463 Michigan Ave., Chicago

Southern Distributors

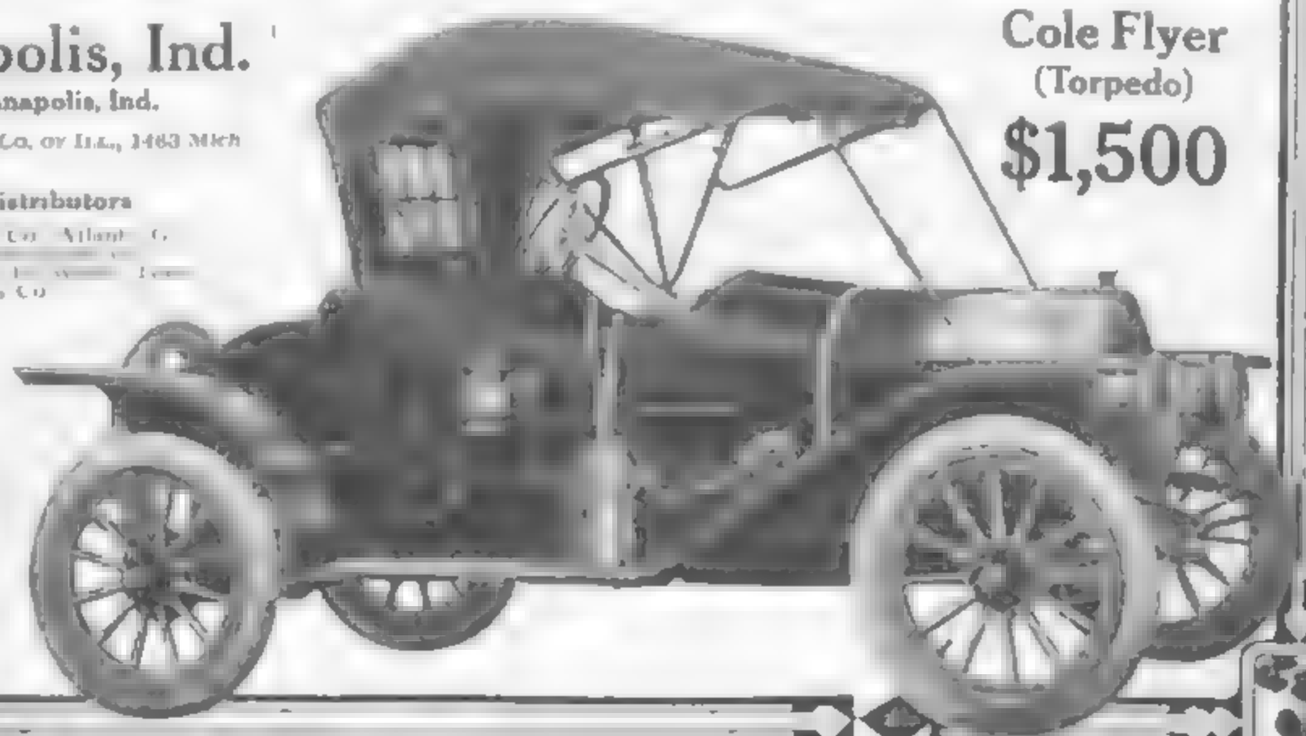
HIGH POINT AUTO SALES CO., Atlanta, Ga.
COLE MOTOR [illegible]
TEXAS MOTOR SALES CO., [illegible]
SOUTHERN MOTOR SALES CO., Louisville, Ky.

The Cole Flyer (Torpedo) $1,500

A whirlwind for speed—a beauty in style. It is a fine looker and a brilliant performer. It was the most popular Roadster at the recent *Grand Central Palace Show* in New York.

Equipment [illegible] head lamps, oil lamps, generator, tools, [illegible] rims, extra tire and demountable rim and [illegible] steering wheel.

Specifications like [illegible] Palace Touring Car, except that it has 54-inch [illegible] demountable rims, extra tire and 18-inch steering wheel.



Cole Flyer
(Torpedo)
$1,500

Improve your steam heating

Air is the wasteful enemy of heat. It sneaks into radiators and piping through the ordinary air valves and radiator valves, and will keep any Low-Pressure Steam heating outfit from giving its fullest service. In ordinary weather, when the fire is low, air will steal into the radiator and make ineffective about 20% or more of its heating surface. This means heat shortage and fuel waste. You can get more steam, greater comfort, save fuel and care by adding to your outfit

NORWALL Vacuum Valves

These valves are much like the air valves now on your Radiators, except they are made to let the air out and *keep it out*. The steam is thereby held *all* through the Radiator, in fact, heat lasts 8, 12, or more hours after fire is banked. Gives early morning heat from previous night's fire because the instant radiator is turned on steam fills the vacuum created

NORWALL Vacuum Valves and NORWALL Packless Radiator Valves are easily added on to any steam heating outfit and their addition makes possible a saving of 15 to 25%, many report fuel saving as high as 40%.

No adjustment required—all done at the factory

Made entirely of brass—nothing to wear out

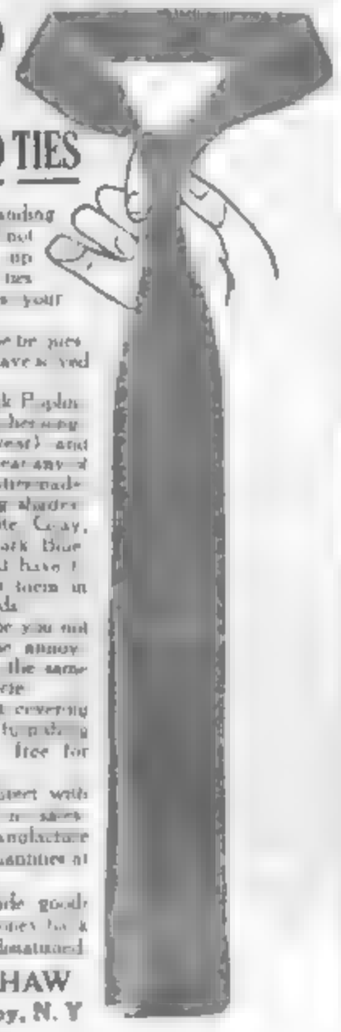
Send for free book "New Aids to Ideal Heating."

AMERICAN RADIATOR COMPANY

Write to Dept 28 Chicago

Makers of IDEAL Boilers and AMERICAN Radiators

Send Me $1.00 For Two FOUR-IN-HAND TIES



with the distinct understanding that the ties, formals, will not show puckers or wrinkle up like ordinary silk or satin ties

If they do, back goes your money

I have been studying the ties question for a long time and have solved the problem

My ties are made of Silk Poplin are 2 inches wide and 40 inches long are reversible (double wear) and I guarantee them to outwear any of the high priced silk or satin ties made

Made in the following shades Black Green Red White Gray, Brown, Medium and Dark Blue

A regular dealer would have to charge 75c to $1.00 for them in selling by the usual methods

When you buy from me you not only save money but the annoyance of shopping and at the same time get a high grade article

My interesting booklet covering my entire line of men's furnishing goods will be sent you free for postal request

My business is done direct with the consumer I employ no salesmen nor agents I manufacture myself or buy in large quantities at the manufacturer's prices

My motto is high grade goods at first cost prices, and money back every time a customer is dissatisfied

C. G. CLEMINSHAW
297 River Street, Troy, N. Y

Sense and Nonsense

The Baby—Written By His Uncle John

He pulled my nose until it broke.
He threw my glasses on the floor,
And every time I cracked a joke
He burst into a tearful roar.
He filled my brand-new beaver hat
With milk and glue and purple ink.
He set the dog upon the cat
And put the feline on the blink.
But still, he's cute!
He's awful cute—
The cutest child you ever knew.
Yet, if I had
My way, begad—
Well, I won't say what I would do!

They let him sit with us at meals,
Set in a lofty-legged chair.
When we would talk he loudly squeals
And grabs his mother by the hair.
He throws the biscuits at the maid,
And slams the butter-plates at me,
And pours his orange marmalade
Into my steaming cup of tea.
But then, he's cute;
He's mighty cute—
The cutest child you'll ever find.
Some time, mayhap,
This little chap
I'll catch alone, and—never mind!

He threw a mud pie at my shirt
And hit it by the middle stud.
Some folks might think this rather pert,
Misunderstanding little Bud.
But when he yanks off father's ear,
And bangs his uncle on the eye,
We folks who know the little dear
In admiration loudly cry:
"Oh, ain't he cute!"
(The little brute!)
"The cutest kiddie in the vale!"
I think that he
Some day will be
The cutest thing they've got in jail.

—Wilberforce Jenkins.

Ultima Thule

THE icebergs are melted at dollars a word; the floes are all spattered with ink; the haunts where the seal and the polar bear stirred are all painted blue, green and pink; the Pole has been shivered to splinters and chips, the splinters to penholders made; the red midnight sun has gone into eclipse; the igloos are frazzled and frayed; the blubber has blubbered itself quite away; the sledges are worn out and split; the skin of the musk-ox is all worn to fray from wiping the pen upon it; the whole Arctic Ocean's a sea of green ink, whence great waves of Arctic lore flow; the dogs are all eaten, they've trapped all the mink and kodaked the poor Eskimo; our reading's been icebergs and igloos and floes, we've waded through blubber enow; but they've run out of sledges, sleeps, sextants and snows so, what shall we read about now?

THE jungles are threaded and threadbare and stripped; the lion lies dead in his lair; through marshes with hippos we've hopped, jumped and skipped beneath Afric's tropical glare, with chattering monkeys in palm trees we've laughed, from dawn till the setting of sun; we've rhino-d and buffaloed, zebra-d, giraffed with camera, pencil and gun; we've scared all the beasts with the typewriter's click; we've driven the lions to their dens, where breathless in fastnesses solemn and thick they hear but the scratching of pens; and out in the open no longer we shoot at things in the twilight unless the target should chance to be not a wild brute, but some valiant scribe of the press; now home comes the Nimrod with guns of great bore—and bores of great guns—and his brow is laureled until it will hold no leaf more—so, what shall we read about now?

WE'VE read and conjectured of Jungle and Pole, been talked to and lectured and told; we've cabled and bungled until not a soul escapes being jungled or Poled; our days have seen icebergs go shivering by; our nights with wild beasts we have passed, until in a nightmare of horror we cry, expecting each minute our last; we turn in a page from a tropical sun to unending deserts of cold, and ere with hot Africa's jungles we've done we're swept into ice and North Poled; my palm leaf is frazzled with keeping me cool while reading of beasts put to rout; and so has the lore of the Purple Snow school worn all of my flannels quite out; but now the snow's melted, the lions all dead, and what, why, where, when, who and how of Jungle and Circle we've heard and we've read but what shall we read about now?

—J. W. Foley

A British Lord's Grace

A BRITISH lord who was long on ancestry but short in currency, with a wholesome respect for the good things of this life and a becoming gratitude when they came his way, was invited to a large, unaccustomed spread. The host, wishing to honor his guest, asked the nobleman to offer up thanks for the bounties they were about to enjoy. The impecunious descendant responded eagerly in this wise:

"We thank Thee for a jolly good feed
Eh, what!"

The Art of Conversation

I am mighty fond of talkin',
There's no use denyin' that,
Though I have no use for squawkin'
Through the inside of a hat.
I have used a pile of language
In my rather talky day,
BUT,
There's lots of things that come to mind
It doesn't pay to say.
There's lots of things it doesn't pay to say:
Just lay 'em by for use some other day.
If I'd said all I've been thinkin',
'Stead of settin' tight and blinkin',
I'm afraid I'd took to drinkin'—
Tooralay!

When my wife, who has a passion
For a ribbon rather bright
And goes just beyond the fashion
When the fashion's at its height,
Comes to me and says: "Well, Silas,
How d'ye like my bonnet, eh?"
WELL,
There's lots of things that come to mind
It doesn't pay to say.
There's lots of things it doesn't pay to say:
Just lay 'em by for use some other day.
You can bet your boots upon it,
If I told the truth, doggone it,
On the subject of that bonnet—
Tooralay!

When the boss is kind of worried
And his credit's on the slump,
And in manner kind of hurried
Keeps us fellers on the jump,
Turns to me and yells: "Ye jackass!"
In a sassy sort of way,
WELL,
There's lots of things that come to mind
It doesn't pay to say.
There's lots of things it doesn't pay to say:
Just lay 'em by for use some other day.
If I'd called old Mr. Lumpkin
An old, addle-headed bumpkin
He'd have squashed me like a pumpkin—
Tooralay!

When your wife has got a mother
Of a rather sniffy sort,
Who with one thing and another
Makes ye feel ye'd like to snort,
And ye stand before the lady
Like an elephant at bay—
WELL,
There's lots of things that come to mind
It doesn't pay to say,
There's lots of things it doesn't pay to say:
Just lay 'em by for use some other day
If in terms from old Missouri
You observed: "Ye dinged old fury,
I'll have you before the jury!!"
Tooralay!

L'ENVOI

It is well, in conversation,
Not to break the laws of speed.
Hasty words bring tribulation
And a wealth of trouble breed.
So, when I've a good old stinger
That will turn some feller gray—
WELL,
There's lots of things that come to mind
It doesn't pay to say.
There's lots of things it doesn't pay to say;
Just lay 'em by for use some other day.
In the home or at the meetin',
It is true past any cheatin',
Words are mighty sour eatin'—
Tooralay!

—John Kendrick Bangs

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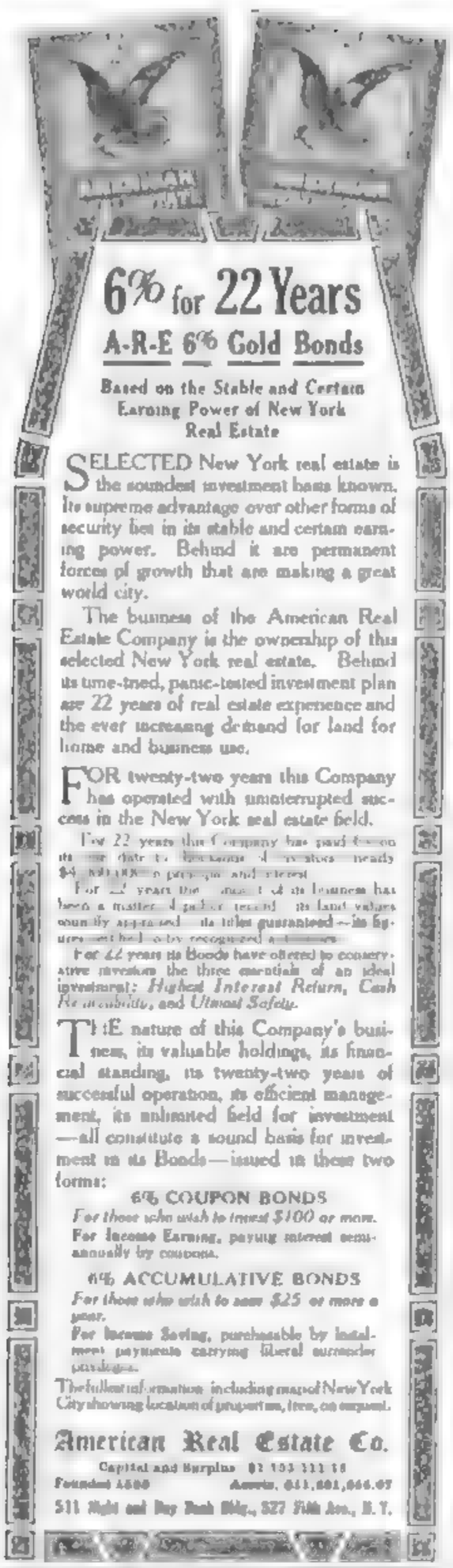

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Oddities and Novelties

Moving Pictures of Microscopic Objects

NO OBJECT smaller in diameter than eight millionths of an inch can be seen in an ordinary microscope. This limitation is imposed not only by magnifying power, but also by the usual method of literally plunging the object in light.

A German named Richard Zsigmondy, whose particular study at the time happened to be the peculiarities of ruby glass—a deep red but perfectly transparent variety made by melting together glass and metallic gold—conceived the idea of illuminating the microscopic object from the side. The effect produced was that of a sunbeam falling through a crevice into a dark room and revealing millions of dust particles totally invisible in broad daylight. In other words, he saw the gold distributed through the glass in infinitely small particles, like stars dancing against a black sky. The principle was later embodied in an instrument called the ultra microscope.

Doctor Commandon, a distinguished French scientist, has harnessed the ultra microscope to the moving-picture machine, with the result that he is enabled to project upon the screen the struggle of microscopic organisms for life. The French Academy of Sciences was recently entertained by him with the battle of white and red corpuscles in blood. The pictures flashed past at the rate of nine hundred and sixty a minute. Each film view—itself a highly-magnified image of a corpuscle—was enlarged on the screen to twenty thousand diameters, which means that an inch was equivalent in height to a six-story house. Perhaps, as a result of this invention, nickelodeons will delight their blasé patrons with lively pictures of diphtheria germs succumbing to antitoxins, and typhoid bacteria wriggling in stagnant water.

Weather-Forecasting of the Future

ALL our weather-forecasting is based upon a knowledge of the lower two miles of air. Because we have learned practically all that we can about this lower level and are finally able to foretell with reasonable accuracy what tomorrow's weather will be, meteorologists have felt that they ought to study the upper levels as well.

To that end stations have been established in this country and in Europe for the purpose of conducting investigations which will reveal the temperature, pressure, humidity and velocity of the air at heights that no human being can hope to attain and live.

In order to carry on these researches it has been necessary to devise instruments of wonderful lightness, which may be regarded as mechanical senses. They feel the air and determine how hot or cold it is, how hard it presses, how freely it blows, and how wet it is. What is more, they scratch their mechanical sensations on clock-driven cylinders covered with lamp black, and thus offer the scientist a connected story of their atmospheric adventures from the time they leave the earth to the time when they return.

Meteorographs is the technical name for these instruments. They are combined barometers, thermometers, humidity recorders and wind gauges. To elevate them, up to four miles, box kites are used such as every boy now flies in preference to the old rag-tailed variety, with the difference that they sometimes measure nine feet in length, and that the piano wire by which they are held must be hauled in by an engine, so great is the pull.

To reach heights greater than four miles rubber balloons about three to five feet in diameter are employed, from which the instruments are suspended in wicker baskets. When the balloons reach a certain height they burst by reason of the expansion of the gas within them, and the instruments fall to the ground, checked in their descent, however, by a small parachute.

A ticket attached to the basket indicates which observatory sent the balloon up and offers a reward of two dollars for its return. About ninety per cent of the instruments thus find their way back. These unmanned sounding balloons, as they are called, travel at railroad speed for distances of seven and eight hundred miles and, moreover, they also rise to heights of fifteen miles and more.

As a result of this scientific sounding of the ocean of air, at the bottom of which we live, it is now known that the air is stratified in three more or less distinct layers. The lowermost of these, extending upward for two miles from the surface of the earth at which height the freezing point is encountered, is a region of turmoil, warm today and cold tomorrow, a region of capricious winds, cyclones and anti-cyclones, of cool, descending currents and warm, ascending currents.

The second layer, about six miles thick, is less turbulent than the first. In it the air grows steadily colder and drier with increasing height. Temperatures as low as one hundred and sixty-seven degrees below the Fahrenheit freezing point have been recorded here. The wind blows always in the same easterly direction in great planetary swirls produced by the spinning of the earth on its axis. The greater the height the more ferocious is the blast.

The last of all the layers thus far discovered lies above this, and is technically known as the "permanent inversion layer." In summertime the permanent inversion layer begins at a height of about seven and a half miles above the earth. The higher it lies the colder it is; the lower it lies the warmer it is. The thickness of the layer has not as yet been determined. It is somewhat warmer than the second layer. In passing from the second to the permanent inversion layer the wind is stilled to a breeze, the velocity decreasing from twenty-five to eighty per cent. The air blows no longer in a steadily easterly direction, but almost as capriciously as it does at the surface of the earth. Excessive dryness is another characteristic of the permanent inversion layer. A current ascending from the lower level spreads out when it encounters the permanent inversion layer, just as hot air which strikes the ceiling of a room—a phenomenon that is not easy to explain.

When the meteorologist has fully discovered the influence of the upper two levels on the lower level of air he will be able to foretell the weather not merely a day but, perhaps, a week or more in advance.

Counting Our Population by Machine

THE counting of ninety million people, more or less, is no light task; yet the taking of the twelfth census will involve not only this but also the proper classification of each individual counted. Your color, sex, occupation, birthplace must all be carefully tabulated. Where your father and mother were born and whether you are married, single or divorced are also matters of interest to the vital statistician. Before you are tucked away in the particular human pigeonhole where you belong about twenty more-or-less personal facts about you must be noted and tabulated.

All this the Census Office will do by means of two machines, the one a card-puncher, the other a tabulator. In the Census Office you and about ninety million others are each represented by a card. By means of the punching machine holes are electrically stamped in the card in particular positions, which holes correspond with the information gathered by the census takers.

Each punched card is next transferred to the tabulating machine. Little rods press upon the face of the card. Whenever they find a hole they pass through and complete an electrical circuit, thereby operating a particular counter for that particular grouping of holes. The counters contain all the various combinations of statistical information from which the tables, as finally published in the census volumes, are constructed.

Thanks to these two machines about twenty-eight thousand cards will be punched, tabulated and counted every day, so that the next enumeration of our population ought to proceed in record-breaking time. Indeed, as soon as all the cards representing our people have been punched the Census Office will be able to announce immediately how many there are of us and how many are males, females, natives, foreigners, white, colored, married and single.

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Send 4c for Dolly's Kleanwell

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Firfelt Slippers

are a real delight to slip on your tired feet or to wear about your bed room. They are made in beautiful shades of the best wool felt, trimmed with fur felt and have the shape and the heel women desire. They give your feet the relaxation that they need and protect them from draughts and cold. We also make a line for men. Will supply you if your dealer cannot. State shade wanted. Look for the [illegible] Book showing twenty four different styles and the different shades. Address

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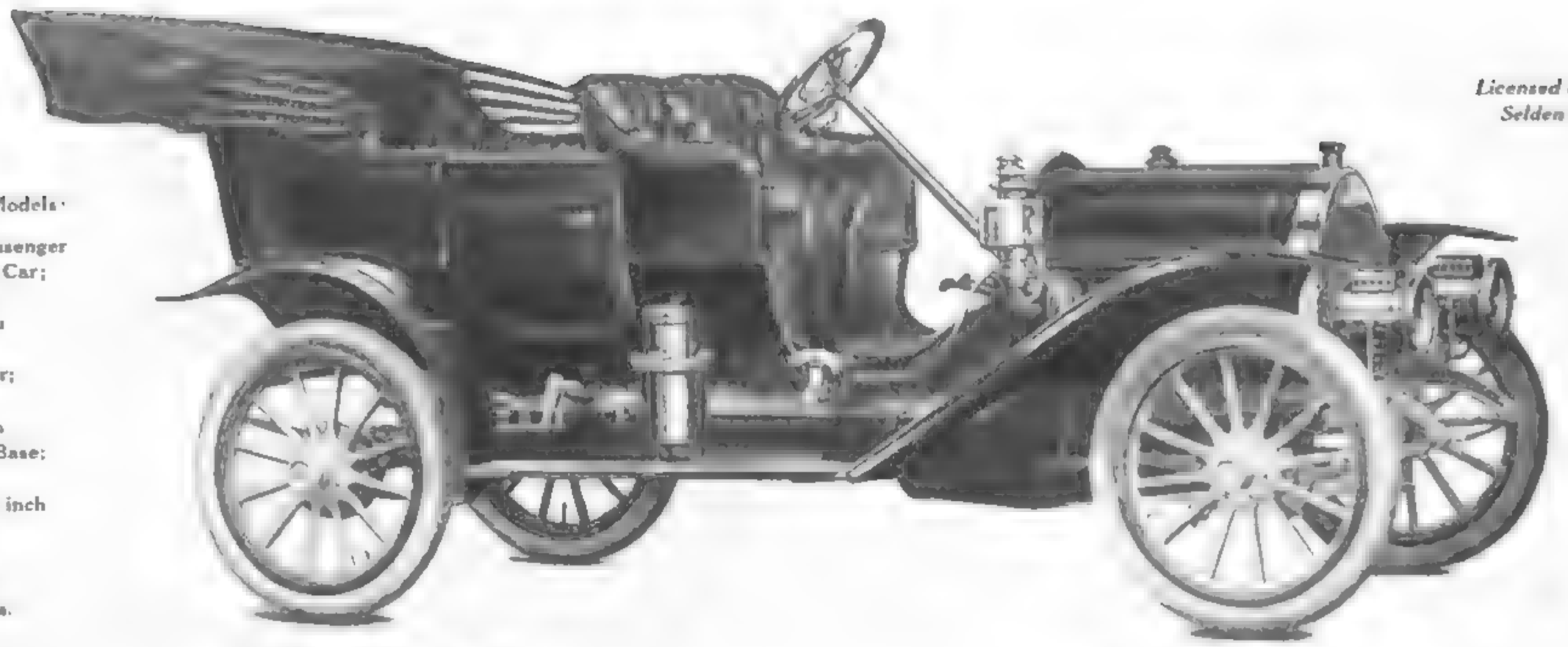

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107 inch Wheel Base;

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Weight 2000 lbs.

Regal "30"

The Original Five-passenger Touring Car for $1250

THIS is the first National announcement of the **Regal** "30" although we've been building this car since 1907—and building a few of them for sale. In 1907 we built 175 cars, had a few dealers. This season over 2500 dealers are selling the **Regal**. The dollars and cents value of our product at retail figures will exceed $8,000,000.

The extraordinary value of this extraordinary car has built up this enormous demand simply of itself. The Regal "30" is, without exception, the greatest automobile value in the world for the money.

Heretofore we have been unable to fill orders, but with facilities many times increased we are now **making immediate deliveries.**

Our plant has always been operated on the principle that there is greater ultimate profit in selling a large number of cars on a small margin than a small number on a larger margin. The big demand for the **Regal** is not because of its low price but because it is a high grade car. Purchasers of the **Regal** "30" have proved by their own experience that the **Regal** is "the car that satisfies"—**just as satisfactory in performance as in price.** They know it will do everything that any car can do—and do it at a lower expense for oil, fuel and repairs.

The Regal "30" holds the Trans-continental touring record—thirty days New York to San Francisco—4,000 miles, over mountains, hills, sands and almost unbelievable roads.

The **Regal** "30" is not an assembled car: it is built complete in our own plant. We even operate our own brass foundry; you pay only one profit when you buy a **Regal** "30." And note, piece-work is unknown in the **Regal** factory; we pay our men by the hour, thus there is never any temptation to sacrifice quality for quantity.

$1250

EQUIPMENT: Remy High Tension Magneto and Batteries (*dual system*); two gas lamps, three oil lamps, tail light and gas generator. Full set of tools and complete tire repair outfit.

Let us emphasize this fact: The **Regal** "30" is a car with a record of three years' success—the same model improved, refined and many conveniences added—refined until it is well-nigh perfect. **Do not take chances when you can get a Regal "30"—and get it delivered ON TIME. We are making deliveries NOW.**

The **Regal** "30" is not only roomy, luxurious, comfortable, but it is handsome, graceful in appearance—truly a "kingly car."

Brakes and control are so simple and so easily operated that the **Regal** is an ideal car for ladies who wish to do their own driving. As a Touring Car, Baby Tonneau or Roadster it will meet your highest expectations.

The **Regal** is a wonderfully easy-riding car; this is due to its long wheel base, its rightly distributed weight and its perfect spring suspension: Semi-elliptic front springs and Full Elliptic Scroll rear springs.

The motor is a marvel of simplicity and accessibility. **Cylinders** are cast in pairs. Pistons carry a fourth ring which retains compression and prevents flooding with oil. **Intake and exhaust valves** are all on one side and are made from chrome nickel steel with nickel steel heads and electrically welded carbon steel stems; crank shaft is offset ⅜ in. **All gears** housed in oil-tight compartments and run in heavy oil. This insures a light running, exceptionally quiet motor.

Victorious for Three Years in Every Practical Test

Ignition is by Remy high tension magneto and jump spark dual system (one set of spark plugs) used with either battery or magneto.

Clutch is of the cone type leather face and adjustable spring. **Sliding gear transmission,** three speeds forward and reverse, selective type. Rear **Axle** and transmission are combined as a unit in one housing, same as the Packard and other high-grade cars. All gears run on high duty nickel steel Hyatt Roller Bearings. The strength and efficiency of the "**Regal** Unit Construction" explain why the **"Regal"** stands the hardest abuse and roughest roads without complaint. All parts are immediately **accessible.** In fact, we say without reserve that the **"Regal"** mechanism is at once the simplest and most accessible of any four-cylinder car built.

Cooling is by patented Thermo-Syphon system. With center tank partly full it is absolutely impossible to over-heat water under any conditions. **Lubrication** is by the splash system. Special metal float on lower crank case indicates height of oil at all times. **Frame** is of pressed steel dropped over rear axle, giving at once low appearance and high road clearance. **Body** is of metal with best grade hardwood base. Enamel finish baked on, making an exceedingly smooth, high class finish. Cushions **upholstered** in best grade of Buff leather, curled hair and springs—soft and luxurious. Notice the new style deep inset rear fenders.

In a word, there is nothing too good for the **Regal.** It is "all the name implies."

To Dealers and Buyers:—

Do you want more information about the **"Regal"?** Let us send you full details—Write at once.

FILL OUT AND MAIL

REGAL MOTOR CAR COMPANY
Detroit, Mich.

Please send me information and literature about the **Regal** "30"

Name _____

Address _____

Regal Motor Car Company

Detroit, Michigan

Licensed under the Selden Patent

THE DOMINANT TENEMENT

(Continued from Page 7)

"I'll tell you the truth, Mr. Potash," B. Rashkin continued. "I give that house to a number of real estaters, already, and I'm considering a good offer from a feller what Ferdy Rothschild brings me. The feller makes me a fine offer, Mr. Potash, only he wants me to take back a second mortgage of five thousand dollars; and I told Ferdy Rothschild if he could get his customer to make it all cash above a second mortgage of three thousand dollars I would consider it. Ferdy says he expects his customer in to see him this afternoon, already, and he will let me know before I go home tonight."

In this rare instance B. Rashkin was undergoing the novel experience of speaking the truth only slightly modified, for that very morning Ferdy Rothschild had produced a purchaser who was willing to pay forty-six thousand dollars for Rashkin's house. This deal the purchaser proposed to consummate by taking the property subject to a first mortgage of thirty-three thousand dollars, by executing a second mortgage of seven thousand dollars, and by paying the six thousand balance of the purchase price in cash.

B. Rashkin had told Ferdy that if the customer would agree to pay eight thousand five hundred dollars in cash and to reduce the second mortgage proportionately, the deal would be closed; and Ferdy had promised to let him know during the afternoon.

"Lookyhere, Rashkin," Abe said at length, "what's the use beating bushes around? You know as well as I do that me and my partner don't get along well together, and I would like to teach that sucker a lesson that he shouldn't monkey no more with real estate, y'understand. I'll tell you right now, Rashkin, I would be willing to lose maybe a couple hundred dollars if I could get that house from you and sell it to the feller what makes the offer to Mawruss Perlmutter."

"You and Perlmutter must be pretty good friends together," Rashkin commented. "But, anyhow, I am perfectly willing to help you all I can, because when a feller practically calls you a bloodsucker and a horse-thief, Mr. Potash, naturally you don't feel too friendly towards him. But one thing I *got* to say, Mr. Potash, and that is I couldn't sell my house for a penny less than forty-eight thousand dollars."

Abe put down his cup of coffee and stared at Rashkin.

"That's a lot of money, Mr. Rashkin," Abe said, "and that would mean pretty near twelve thousand cash."

B. Rashkin nodded calmly and Abe pondered for a moment.

"Well, Rashkin," Abe said, "I am willing I should spend some money, y'understand, and so I would make you this offer: Would you give me an option on the house at forty-eight thousand for two weeks, supposing I paid you, we will say, two hundred dollars?"

Rashkin shook his head.

"We will say then two hundred and fifty dollars," Abe said; but Rashkin declined.

Immediately they commenced to bargain vigorously, and at intervals of five minutes each modified his price for the option, until half an hour had expired, when they met at four hundred dollars.

"All right," B. Rashkin cried, "let us go and see Milton M. Sugarman and draw up the option."

"I am agreeable," Abe said; "any lawyer could draw it up, so far as I am concerned."

They rose from the table without leaving the customary nickel for the waitress and, as they passed out of the door, she glared after them and indignantly adjusted her pompadour with both hands.

"Pipe them two high-livers," she hissed to the waitress at the next table. "I knew them guys was going to pass me up as soon as I laid me eyes on 'em."

She heaved a tremendous sigh.

"Y'orter heard the roar they put up about a tongue sandwich," she said. "Ain't it funny, Kitty, how tightwads is always fussy about their feed?"

V

WHEN Abe returned to his place of business a couple of hours later, he found Morris adding up figures on the back of an envelope.

"Well, Abe," Morris cried, "what's new about the house?"

"I'll tell you what's new, Mawruss," Abe replied. "Just add four hundred dollars to them figures on that envelope, and you'll find out what that house costs you up to date."

"What do you mean?"

"Never mind what I mean, Mawruss," Abe said. "I'll tell you later what I mean. The thing is now, Mawruss, I got to know one thing and I got to know it quick. Where could I find this here lowlife brother-in-law of yours?"

"Let me see," said Morris. "It's already two o'clock, so I guess, Abe, you would be liable to get him in the back room of Wasserbauer's Café. Him and a feller by the name Feinson and that lowlife Rabiner plays there auction pinocle together."

"But ain't he got no office, Mawruss?" Abe asked.

"Sure, he's got an office," Morris replied. "He's got it desk-room with a couple of real estaters on Liberty Street, Abe. Look him up in the telephone book. He's got a phone put in too, Abe, with my money, I bet yer."

Abe consulted the telephone book and again put on his hat.

"Where are you going now, Abe?" Morris asked.

"I'm going down to Ferdy Rothschild's office," Abe replied.

"But you wouldn't find him in, Abe," Morris protested.

"I hope not," Abe replied; and for the second time that day he left his place of business and boarded a downtown L train.

Ferdy Rothschild's office was tucked away in an obscure corner of a small office building on Liberty Street, and as Abe plodded wearily up three flights of stairs he overtook a short, stout gentleman headed in the same direction.

"A feller what's got his office on the top floor of a back-number building like this," said the exhausted traveler, "should keep it airships for his customers."

"I bet yer," Abe gasped, as they reached the landing together, and then in silence they both walked side by side to the office of Ferdy Rothschild.

Abe opened the door and motioned his companion to enter first, wherent the stranger nodded politely and walked into the office.

"Is Mr. Rothschild in?" he said to the office-boy, who was the sole occupant of the room.

"Mr. Rothschild, now, telephoned," the boy replied, "and he says, now, that if a guy comes in by the name of Marks to tell him he should wait."

"Did he say he would be right in?" Mr. Marks asked.

"No," the boy answered, "but he'll be in soon, all right."

"How do you know that?" Abe asked.

"Because, now, I heard him tell the other guys that he wouldn't set no longer time limit," the boy replied; "but he says he'd play four more deals and then he'd quit. See?"

Mr. Marks looked at Abe and broke into a laugh.

"That's a fine lowlife for you," he said. "That feller tells me I should be here at three o'clock sharp and he fools away my time like this."

Abe nodded.

"What could you expect from a feller like that?" Abe commenced, and then broke off suddenly—"but excuse me. He may be a friend of yours."

"*Gott soll hüten*," Mr. Marks replied piously. "All I got to do with him is that he brings me a proposition I should buy a piece of property which he got it to sell."

"That's a funny thing," Abe said. "I came here myself about a piece of property what I just bought, and I understand he tried to sell the property for the feller what I bought it from."

Abe took the option from his breast pocket and opened it on his knee, while Mr. Marks glanced at it furtively, not unnoticed by Abe, who aided his companion's inspection by spreading out the paper until its contents were plainly visible.

"Why!" Mr. Marks cried. "Why, that is the house what this here Rothschild said he would sell it me."

Abe looked up sharply.

"You don't say so?" he said. "How could he sell you that house when I got

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This is a double-lap or rebated dovetail joint. It is a very difficult joint to make, requiring great care and accuracy.

No one could make it without perfectly accurate, keen and true-edged tools.

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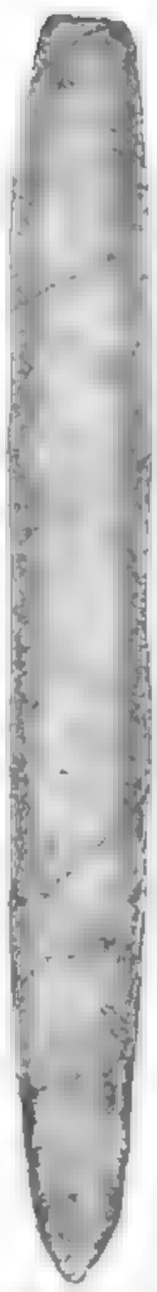
I don't ask a penny in advance. All I ask is that you will give me an opportunity to prove to you that I can furnish you much better cigars than you have heretofore bought for the price.



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In ordering please enclose business card or give personal references and state whether mild, medium or strong cigars are desired.

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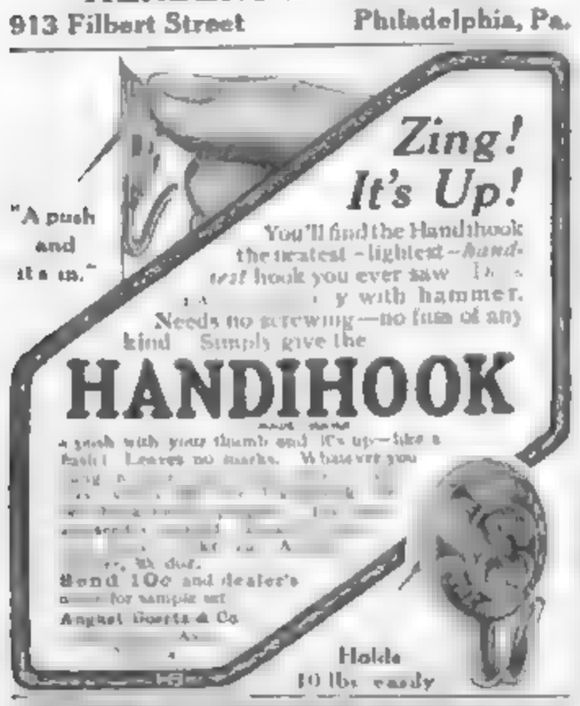
913 Filbert Street Philadelphia, Pa.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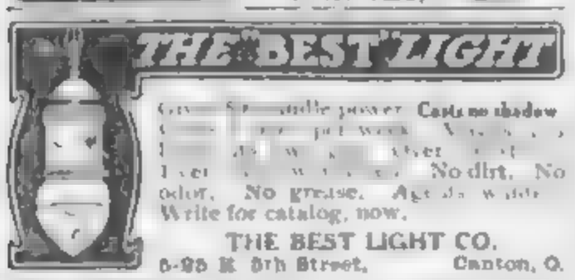

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this here option on it this morning for forty-eight thousand dollars?"

"Forty-eight thousand!" Mr. Marks exclaimed. "Why, he says I could buy it for forty-six thousand dollars."

Abe laughed with forced politeness.

"Well, if you could of got it for forty-six thousand you should of took it," he said. "I want forty-nine thousand for it."

It was now Mr. Marks' turn to laugh.

"You couldn't get forty-nine thousand for that house," he said, "if the window-panes was diamonds already."

"No?" Abe retorted. "Well, then, I'll keep it. Mister ——"

"Marks," suggested Mr. Marks.

"Marks," Abe went on. "I'll keep it, Mr. Marks, until I can get it, so sure as my name is Abe Potash."

"Of Potash & Perlmutter?" Mr. Marks asked.

"That's my name," Abe said.

"Why, then, your partner owns yet the house next door!" Mr. Marks cried.

"That ain't no news to me, Mr. Marks," Abe said. "In fact, he built that house, Mr. Marks, and I got so tired hearing about the way that house rents and how much money he is going to get out of it that I bought the place next door myself."

"But ain't that a funny thing that one partner should build a house and the other partner shouldn't have nothing to do with it?" Mr. Marks commented.

"We was partners in cloaks, Mr. Marks, not in houses," Abe explained. "And I had my chance to go in with him and I was a big fool I didn't took it."

Mr. Marks rose to his feet.

"Well, all I can say is," he rejoined, "if I got it a partner and we was to consider a proposition of building, Mr. Potash, we would go it together, not separate."

"Yes, Mr. Marks," Abe agreed, "if you had it a partner, Mr. Marks, that would be something else again, but the partner what I got it, Mr. Marks, you got no idee what an independent feller that is. I can assure you, Mr. Marks, that feller don't let me know nothing what he is doing outside of our business. For all I would know, he might of sold his house already."

"You don't mean to say that his house is on the market, do you?" Marks said sharply.

"I don't mean to say nothing," Abe replied, as he started to leave. "All I mean to say is that I am tired of waiting for that lowlife Rothschild, and I must get back to my store."

"Wait a bit; I'll go downstairs with you," Marks broke in.

As they walked down to the elevated road they exchanged further confidences, by which it appeared that Mr. Marks was in the furniture business on Third Avenue, and that he lived on Lenox Avenue near One Hundred and Sixteenth Street.

"Why, you are practically a neighbor of Mawruss Perlmutter," Abe cried.

"Is that so?" Mr. Marks said, as they reached the elevated railway.

"Yes," Abe went on, "he lives on a Hundred and Eighteenth Street and Lenox Avenue."

"You don't say so?" Mr. Marks replied. "Well, Mr. Potash, I guess I got to leave you here."

They shook hands, and after Abe had proceeded half-way up the steps to the station platform he paused to observe Mr. Marks penciling an address in his memorandum book.

When he again entered his sample-room Morris had just hung up the telephone receiver.

"Yes, Abe," he said, "you've gone and stuck your feet in it all right."

"What d'ye mean?" Abe asked.

"Ferdy Rothschild just rung me up," Morris explained, "and he says you went down to his office while he was out and you seen it there is feller what he was going to sell Rashkin's house to, and you went and broke up the deal, and that he will sue you yet in the courts."

"Let him sue us," Abe said. "All he knows about is what the office-boy tells him. I didn't break up no deal, because there wasn't no deal to bust up, Mawruss."

"Why not?" Morris asked.

"Because if the deal was to sell Rashkin's house," Abe explained, "Rothschild ain't in it at all, because I myself is the only person what could sell that house."

He drew the option from his breast pocket and handed it to Morris, who read it over carefully.

"Well, Abe," Morris commented, "that's only throwing away good money with bad, because you couldn't do nothing with that house in two weeks or in two years, neither."

"I know it," Abe said confidently, "but so long as I got an option on that house nobody else couldn't do nothing with it, neither. And so long as Rashkin ain't able to undersell you, Mawruss, you got a chance to get rid of your house and to come out even, Mawruss. My advice to you is, Mawruss, that you should get a hustle on you and sell that house for the best price you could. For so sure as I sit here, after this option expires, and Rashkin is again offering his house at forty-five thousand, you would be positively stuck."

"I bet yer I would be stuck, Abe," Morris agreed. "But I ain't going to let no grass grow on me, Abe. I will put in an ad. in every paper in New York this afternoon, and I'll keep it up till I sell the house."

"Maybe that wouldn't be necessary, Mawruss," Abe said, with a twinkle in his eye.

"What d'ye mean?" Morris asked.

Whereupon, Abe unfolded at great length his adventures of the day, beginning with his meeting B. Rashkin at the Real-Estate Exchange, and concluding with Mr. Marks' penciled memorandum of Morris' address.

"And now, Mawruss," Abe concluded, "you seen the position what I took it, and when that feller Marks calls at your house tonight you should be careful and not make no cracks. Remember, Mawruss, you got to tell him that as a partner I am a crank and a regular highbinder. Also, Mawruss, you got to tell him that if I wasn't held by a copartnership agreement I would do you for your shirt, y'understand?"

Morris nodded.

"I know you should, Abe," he said.

"What!" Abe roared.

"I mean I know I should," Morris explained; "I know I should tell this here Marks what you say."

Abe grew calm immediately, but he left further tactics to Morris' discretion; and when Mr. Marks called at the latter's house that evening Morris showed that he possessed that discretion to a degree hardly equaled by his partner.

"Yes, Mr. Marks," he said, after he had seated his visitor in the easiest chair in the front parlor and had supplied him with a good cigar, "it is true that I got it a house and that the house is on the market for sale."

He paused and nodded sadly.

"But I also got it a partner, Mr. Marks, and no doubt you heard already what a cutthroat that feller is. I assure you, Mr. Marks, that feller goes to work and gets an option on the house next door which you know is identical the same like my house is. Yes, Mr. Marks, he gets an option on that house for forty-seven thousand five hundred dollars from the feller what owns it, when he knows I am already negotiating to sell my house for forty-seven seventy-five."

This willful misstatement of the amount of the option produced the desired result.

"Did you seen it the option?" Marks asked cautiously.

"Well, no, I ain't seen it, but I heard it on good authority, Mr. Marks," he said, and allowed himself two bars' rest, as the musicians say for the phrase to sink in.

"Yes, Mr. Marks, on good authority I heard it that Potash pays five hundred dollars for a two-weeks' option at forty-seven thousand five hundred dollars."

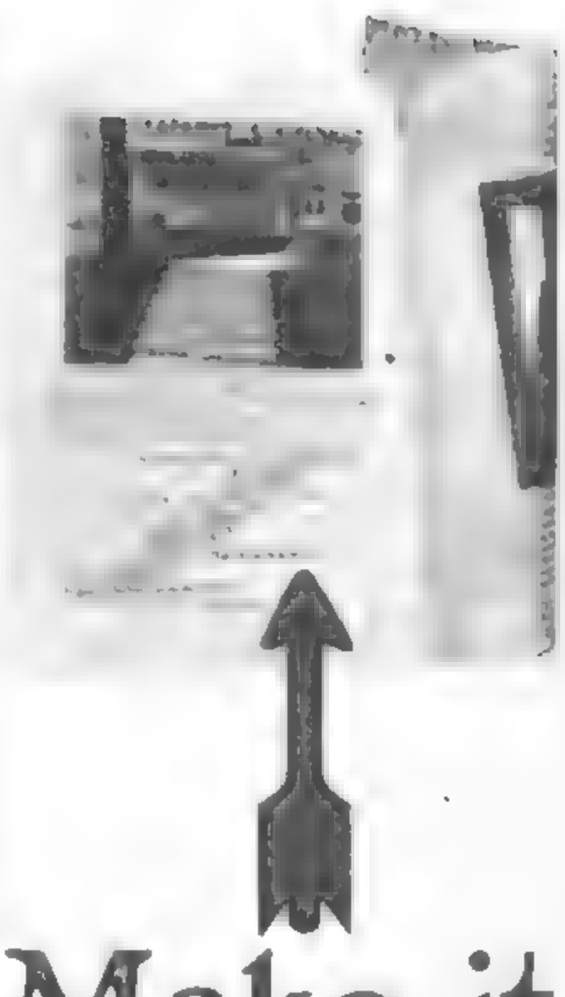
"Forty-seven thousand five hundred dollars?" Marks said with a rising inflection.

"Forty-seven thousand five hundred," Morris replied blandly, "and I guess he got a pretty cheap house, too."

"Well, I ain't got the same opinion what you got," Marks retorted. "I got an opinion, Mr. Perlmutter, that your partner pays a thousand dollars too much for his house."

"Is that so?" Morris replied, and then and there began a three-hours' session which terminated when they struck a bargain at forty-seven thousand dollars. Ten minutes later Marks left with a written memorandum of the terms of sale on his person, while Morris pocketed a similar memorandum and fifty dollars earnest money.

The next morning an executory contract of sale was signed in Henry D. Feldman's office, and precisely two weeks later Mr. Marks took title to Morris' property which,



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after deducting all expenditures, netted its builder a profit of almost two thousand dollars. This sum Morris deposited to the credit of the firm account of Potash & Perlmutter, and hardly had the certified check been dispatched to the Kosciusko Bank when the door opened and Rashkin and Ferdy Rothschild burst into the sample-room.

"Bloodsucker!" Rashkin cried, shaking his fist under Abe's nose. "What for you didn't take up your option?"

Abe stepped back hurriedly and put a sample table between himself and B. Rashkin.

"Must I take it up the option?" he said calmly. "Couldn't I let you keep it the four hundred dollars if I wanted to?"

Rashkin looked at Ferdy Rothschild.

"That's a fine murderer for you. What?" he exclaimed.

"Him, I ain't surprised about," Ferdy Rothschild replied, "but when a feller should do his own wife's brother out of a commission of four hundred and sixty-five dollars, Rashkin, what a heart he must have it. Like a piece of steel."

"Don't talk that way, Ferdy," Morris commented, without emotion. "You make me feel bad. I got lots of consideration for you, Ferdy, after the way you treated me already. Yes, Ferdy, I think a whole lot of you, Ferdy. You could come to me with your tongue hanging out from hunger yet, and I wouldn't lift a little finger."

Ferdy turned and appealed to B. Rashkin.

"Ain't them fine words to hear from my own brother-in-law?" he said.

"Nobody compels you to stay here and listen to 'em, Rothschild," Abe interrupted. "And, anyhow, Rothschild, you could make it more money if instead you stayed here you would go downtown to Henry D. Feldman's office and sue this here Rashkin in the courts for your commission. I was telling Feldman all about it this morning, and he says you got it a good case."

"Rothschild," Rashkin cried pleadingly, "where are you going?"

"You shouldn't talk to me," Rothschild answered. "Potash is right. I brought this here Marks to you and he was ready and willing to purchase at your terms, and so, therefore, you owe me a commission of four hundred and sixty-five dollars."

The next moment he banged the door behind him and five minutes later he was followed by B. Rashkin, who had filled that short space of time with an exhaustive and profane denunciation of Potash & Perlmutter, individually and as copartners.

VI

FIVE days afterward Morris examined the list of real-estate conveyances in the morning paper, after the fashion of the reformed race-track gambler who occasionally consults the past performances of the day's entries.

He handed the paper to Abe and pointed his finger to the following item:

[illegible] 204th St., [illegible] East 72d a 16-[illegible] [illegible] Royal Piccadilly Realty Co., [illegible] $100.

"That's only a fake," Abe said. "I seen in the paper yesterday that Rashkin incorporated the Royal Piccadilly Realty Company with his wife Goldie Rashkin as president, and I guess he done it because he got scared that Rothschild would get a judgment against him. And so he transfers the house to the corporation."

"But if he does that, Abe," Morris cried gleefully, "Ferdy Rothschild would never collect on that judgment, because that house is all the property Rashkin's got."

"I hope you don't feel bad about it, Mawruss," Abe said.

"I bet yer I feel terrible, Abe," Morris said ironically. "But why did Rashkin call it the Royal Piccadilly Realty Company, Abe?"

"For the sake of old times yet," Abe answered. "I hear it from Sol Kringer that before Rashkin busted up in the waist business he used to make up a garment called the Royal Piccadilly."

"Is that so?" Morris commented. "I never heard he busted up in the waist business, Abe. Why couldn't he make a go of it, Abe?"

"Well, Mawruss, it was the same trouble with him like with some other people I know," Abe replied significantly. "He was a good manufacturer but a poor salesman; and you know as well as I do, Mawruss, any fool could make up an article, Mawruss, but it takes a feller with judgment to sell it."

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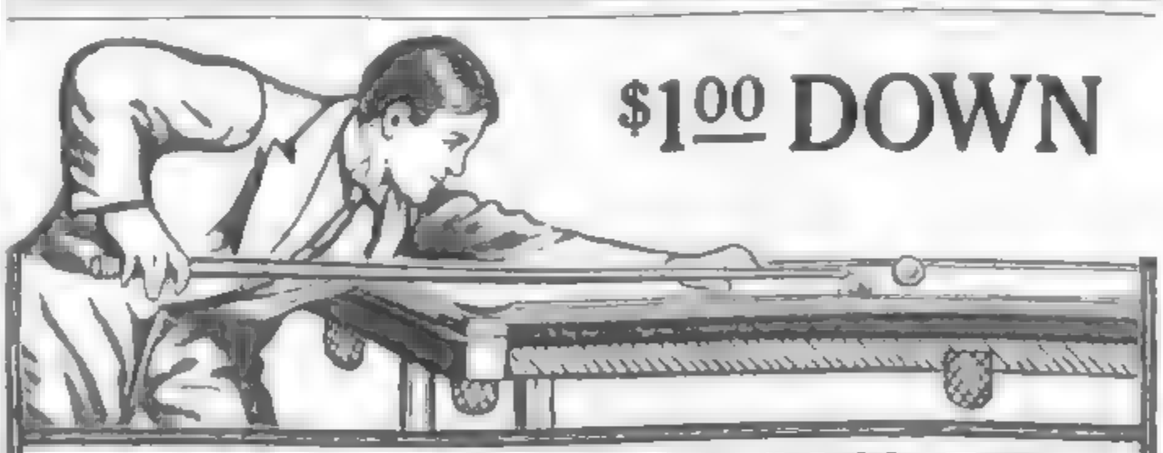

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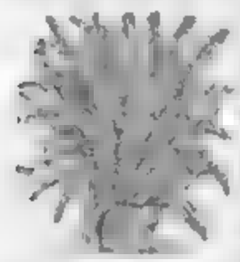

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MELUSINE

(Continued from Page 11)

"I thought you would never forgive me," I said in a low voice.

"Oh, I know you too well," she said, "to think you could really do anything to need forgiveness."

I was surprised to find that it was not a suffrage meeting they were taking me to, but an ordinary political affair. A Cabinet Minister was speaking, and I was puzzled at first to understand why Ronnie should have thought it necessary to bring Melusine. I was not puzzled long. I don't wish to dwell upon the events of that afternoon. The sights I saw were not pleasing sights. One girl after another got up to interrupt, and one after another was seized and hustled out by the stewards. In some cases they were rather roughly treated. I didn't like it at all, and I was unfeignedly thankful that Melusine had got over her first wild enthusiasm, and was content to sit quietly by my side. She was very pale, very quiet, and there was a hard line about her pretty mouth which I was not accustomed to.

Suddenly she turned and gripped my arm.

"There she is! There she is! Now look at Ronnie!"

A slim, dark girl, in an enormous hat and very beautiful chinchillas, rose from the row in front of us and held up her hand. I can't remember what it was she called out—one of the usual things, I suppose—but her voice was clear and ringing, and as she rose Ronnie rose, too. The steward slipped along in front of the people and caught her by the wrists. She struggled to free herself.

"Damn!" said Ronnie. In a moment we seemed to be surrounded by a fighting crowd. The male members of the audience appeared to be only too pleased to take a hand. Ronnie knocked a steward down, for I saw him. Melusine cried out, and some fool, supposing that she, too, meant to make a disturbance, caught hold of her.

"Ronnie!" she cried, terrified, but Ronnie took no notice.

"It's all right," I said soothingly. "We'll get out of this." I got rid of the offender at once by a simple convincing method; and somehow I managed to hurry Melusine, unharmed, out of the hall. It was not a pleasant experience, and she was horribly frightened, for she is a fragile little thing and not used to rows.

When we were once safely outside I asked her if she would like to wait for Ronnie.

She laughed grimly. "It's no good waiting for Ronnie," she said. "Come home with me, Mr. Arnold. Oh, I am glad you were with me! How could I ever have got out of that horrible pandemonium by myself? Oh, I am glad you came!"

"I'm glad, too," I said at once, rather indignantly. "But Ronnie wouldn't have left you if I hadn't been there."

She laughed. "You think not?" she said, and nothing more.

I took her home in a cab, and stayed on for some time talking to her and to her mother, in the hope that Ronnie would return. But I needn't have troubled, for, when I opened my evening paper over my lonely dinner table, I found out why it was that Ronnie had deferred his explanations. He was in jail. He had been arrested, together with Miss Penelope Silver, the girl he had been trying to protect.

They were sentenced to a month's imprisonment and, it seemed to me that Melusine nearly broke her heart over it. She fretted and worried, because she said that it had been almost entirely her fault. I was unhappy because she was so wretched and because it was even more my fault than it was hers. I went to see her nearly every day, to do what I could to cheer her up and make up for Ronnie's absence. Every day we talked about him, but we ignored the fact of Miss Silver's existence.

Presently she began to cheer up a little at the thought of the warm reception we would give poor Ronnie when he came out of prison. We would go and meet him when he came out, and bring him home in triumph. We would both be as nice to him as we possibly could to make up for all the discomfort and inconvenience he had had. These plans seemed to cheer Melusine considerably, and the last fortnight went much quicker than the first.

Yet we might have saved ourselves the trouble, for when we drove to meet him in the gray dawn of the day on which he was

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to be released we didn't find him there We were informed by the prison authorities that he had been released the evening before. They wanted to prevent a demonstration, they said.

There was a throng of women waiting to receive Miss Silver. There was a motor ready to carry her off triumphantly. The disappointed procession melted away ignominiously; and Melusine and I looked at each other in dismayed surprise.

"He was let out last night," said Melusine, "and he never came to tell us!"

"He will come today," said I cheerfully. "He's sure to come this afternoon. You will let me know, won't you, when you hear?"

"Aren't you coming back with me?"

"I will take you home," said I, "of course. But then I think I had better clear off."

She began to speak, then stopped herself.

"Ronnie will want to see you alone," said I as I left her

I had no letter from her the next morning, and in the afternoon I called. She had been wearing black all the time Ronnie was in prison, very ridiculously, her mother thought, but now she had changed into one of her pretty white gowns. Her face was flushed and her eyes were bright again. "How glad she is to get him back," I said miserably to myself.

"Well?" said I, trying to speak cheerfully. "How is he?"

"Very well," said Melusine quietly "Very well, and very happy."

"Of course," said I. "How does he look?"

"I haven't seen him," she said. "He has written."

I stared.

"I see," said I doubtfully. From what I could remember of Ronnie's powers of letter-writing, I should not have thought that any effusion of his, even the most ardent love-letter, could bring back such a light to Melusine's eyes.

"You can read his letter," she said, handing it to me.

I flushed, and took it very uncomfortably. "I say, I'd rather not, you know. Couldn't you tell me——" She interrupted me with a laugh.

"Read it," she said.

"*My dear Melusine:*

"Penelope and I came out of prison last night, and we were married the first thing this morning. I hope you will forgive me, and I can't help feeling that you will be glad, because you didn't really care a bit about me, in the right way, and we are absolutely without sympathy in any of the serious things in life. I am going now to break it to the governor.

"Penelope and I are going to work together for the most important Cause in the world. I can never be thankful enough to you and old Arnold for first showing me these things in their true light.

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I looked at Melusine and found that she was laughing, actually laughing!

"I never read anything like it in my life," I said feebly.

"Nor I," said she.

Something in her eyes stirred me strangely. She was standing by the window holding the curtain with one hand. I went nearer to her, trying to read her face.

"You don't mind, Melusine?"

"I am glad," said she, and looking at me again she tried to laugh; then her eyes fell, and suddenly I understood. The next minute I was holding her in my arms.

"Is it my fault?" I asked in a low voice. "If I had spoken before——"

Melusine was crying quietly and shaking all over.

"I don't know—I don't know. I thought you didn't care, and I was determined to put you out of my mind, somehow, and Ronnie asked me, and I grew to love him very much, or I should never have been unhappy about that girl, should I? But it was never in the right way—oh, I knew that! When I was so angry with you and saw how white and hurt you looked, and it went to my heart to make you suffer—I knew then——"

"If only I had known." The thought of what I had missed was not a pleasant one; but she was in my arms at last, and the past was dead.

"Well, we both know now," said Melusine cheerfully. And nothing else mattered

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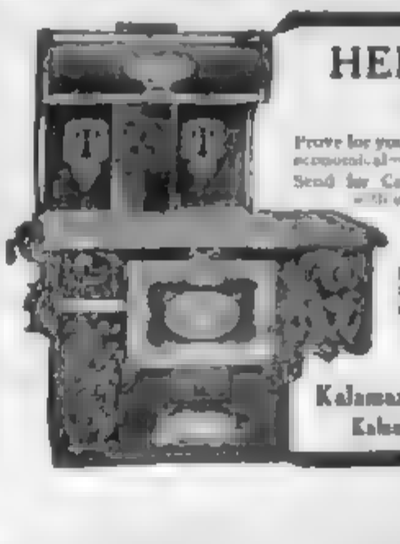

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A CIRCUIT RIDER'S WIFE

(Continued from Page 13)

again in the right garden. In all the years of his ministry I never knew him to lose hope in his annuals. He was always expecting them to become evergreens of glory. In dealing with them he had a patience a little like the patience of God, never reproaching them or threatening them with the time limits of salvation in this world; no man ever had a sublimer skill in dealing with the barren-fig-tree elements in human nature.

I have often wondered what would have happened if the Prodigal Son had been a daughter. Would the father have hurried out to meet her, put a ring on her finger and killed the fatted calf? I doubt it. I doubt if she would ever have come home at all, and if she had come the best he could have done would have been to say: "Go and sin no more."

But "go," you understand. And all over the world you can see them, these frailer prodigals, hurrying away to the lost places.

In a rotting cabin in an old field five miles from Redwine lived one of them. Once a week she walked fourteen miles to the nearest large town to get plain sewing and with this she supported herself and child. The field was her desert. For eight years no respectable woman had crossed it or spoken to her till the day William and I and the red-headed horse arrived at her door. She stood framed in it, a gaunt figure hardened and browned and roughened out of all resemblance to the softness of her sex; her clothes were rags, and her eyes like hot, dammed fires in her withered face. William sprang out of the buggy, raised his hat and extended his hand.

"My wife and I have come to take dinner with you," he said.

"Not with me! Oh, not with such as me!" she murmured vaguely. Then, seeing me descend also, she ran forward to meet me, softly crying.

We stayed to dinner, a poor meal of corn hoecake, fried bacon and sorghum, spread upon a pine table without a cloth. But of all the food I ever tasted that seemed to me the most nearly sanctified. It was with difficulty that we persuaded the lost Mary to sit down and partake of it with us. She was for standing behind our chairs and serving us. After that she sat, a tragic figure, through every service at Redwine, even creeping forward humbly to the communion. She was not received, however, in any of the homes of the people. She might "go in peace"—whatever peace her loneliness afforded—that the Scriptures might be fulfilled, and that was all. They would have none of her. This was not so bad as it seemed. She was free, indeed. Having no reputation to win or lose she could set herself to the simple business of being good, and she did. The time came when the field changed into a garden and the cabin whitened and reddened beneath a mass of blooms.

But there was one man whom William could never lead when hope fell forlorn and the way seemed suddenly rough and dark. That was himself. Nothing that comes to him of light now can lighten those other days far down the years when he lost his way and had no one to preach to him nor lead him. For the one tragedy that marked the course of our lives in the itinerancy was not the poverty and hardships through which we passed, it was the periodic backsliding of William. This is a pathetic secret that I never mentioned during his lifetime.

The symptoms of such attacks in William became as familiar to me as those of measles or whooping-cough. They were most apt to occur after what may be called long spiritual exposures—a series of "revivals," for example. He was taken with the first one, I remember, during a six weeks' protracted meeting at one of his churches on the first circuit. We were spending the night with a family in the usual one-room log cabin. We occupied the company bed while our host and hostess occupied one in the opposite corner. By this time I had become resigned to this kind of hospitality and must have slept soundly. But some time after midnight I was awakened by the deep groans of my husband. Instantly I sat up in bed, and by the light of the moon through the window I saw his face white and ghastly and covered with sweat as if he were in mortal pain. His eyes were yawning at the dark with no real light in them. And his mouth was drawn down into Jeremiah lines of woe that are indescribable.

"William! William!" I cried aloud. "What is the matter?"

"Hush, Mary," in a tragic whisper, "don't awaken the Pratts. I have lost the witness of the Spirit. I must close the meeting tomorrow, just as the people are beginning to be interested. But it would be blasphemy to go on preaching, feeling as I do!"

"How do you feel?" I whispered, thoroughly terrified.

"As if God had forsaken me!"

I had been in it long enough to know that the "witness of the Spirit" is the hero of the Methodist itinerancy, that a preacher without it is as sounding brass and a tinkling cymbal. I wiped the mourning dew from William's brow, laid my face against his and wept in silent sympathy. I saw something worse than disgrace staring us in the face—William deprived of his definition, William just a man like other men. I had come of a worldly-minded family who supported the church and sustained a polite if somewhat distant relation to Heaven. Religion was our relief, like the Sabbath day, but it was never our state of being. And I was blandly of the earth earthy, but I suddenly discovered that the chief fascination of William for me was that he was not of the earth earthy, that his dust was distressed and stirred by strange spiritual instincts very different from anything I had ever known. And probably nothing was further from the intention of Providence when I was created than that I should become such a man's wife. But I had one enlightening qualification for the position. I loved William. I was called to that as he had been called to the ministry. And now, as I laid my face against his, as the rose lies above the coffin lid, the situation was resolved into just this: the angels might come and go, God might do as He saw fit about the "witness" of His Spirit, I was concerned only for William's peace. I sat up again and slanted a look of make-believe suspicion at him.

"William," I challenged, "have you been doing wrong? Something really and truly wicked?"

"I must have," he replied with egregious sincerity, "but I thought I had been observing all my obligations carefully."

"Then it's all right," I said, flopping down beside him. "God would not trifle with you about the witness of His Spirit, especially at such a time as this!"

It was not often that I showed such boundless confidence in the Lord's ways, and I was indeed far from feeling as familiar with them as I pretended. But the affectation comforted him and certainly it was no injury to the Maker of the heavens and the earth. William fell asleep at once and awakened in the proper frame of mind next morning.

Many times afterward he experienced the same catastrophe, and these have been the only occasions in my life when I have put on the whole armor of God so that I might go forth properly to battle with the powers and principalities of William's darkness.

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WHITE MAGIC

(Continued from Page 17)

"You painted it here. That means, you can do great work here. Did you ever paint a better picture in Europe?"

"No," admitted Roger.

"Then you ought to stay."

Roger rose, seated himself, lit a fresh cigarette. "Can't do it," he said curtly. "Let's say no more about it. Don't think me rude or unappreciative. But—you must take my decision as final."

"I'm older than you, Wade—twice as old. You are a young man just starting. I'm about all in. So, I don't feel that I'm impertinent in pressing you."

Again Roger rose. This time he went to the edge of the veranda. At the steps he turned suddenly. "Don't think me unappreciative, sir," said he, "but this is painful to me—very painful."

Richmond put on a most effective air of apology. "I'm sorry—I beg your pardon—I did not mean to intrude upon your private affairs. I was assuming you were free. It never occurred to me that there might be obligations over there——"

"I *am* free!" cried Roger. "At least, I was. And I intend to be so again. But—enough of this—of me. I'll send you the picture—— No, I'll see that it is sent on Saturday."

Richmond regarded the young man with the eyes of a father and a friend. He went up to him, laid one hand affectionately on his arm. "I know you don't want to leave America—give up your ambition—the one that brought you here, so D'Artois says. Tell me. Can't it be arranged somehow?"

"Impossible," said Roger.

Richmond laughed gently. "A word for boys and for old failures. . . . Can't you induce *her* to live on this side of the water?"

Roger looked puzzled.

"It's always a woman," said Richmond, eyes twinkling. "If she really cares for you she'll live wherever your career demands."

Roger's smile of exaggerated disdain revealed how much of the boy he was taking with him into the thirties. "You are mistaken," said he. "No woman has ever dominated my life." His face grew stern again and energetic. "And no woman ever shall!"

"That's right—that's right," heartily approved Richmond. "Woman in the wrong place in a man's life is almost as bad as if she were left out entirely. Almost—but not quite."

"I don't agree with you," said Roger.

"Did you ever happen to know a man who had left woman out altogether?" inquired Richmond.

"No—but I've seen many and many a life—an artist's life—wrecked by women—by marriage."

Richmond took advantage of Roger's averted face to indulge in a smile of satisfaction. He went on in a careless tone that had no relationship to the smile: "Probably those chaps wouldn't have amounted to much, anyhow. The man who has it in him to be wrecked by excess of any kind is bound to go under."

"No doubt," assented Roger, with strenuous indifference. The point Richmond had just made was new, was impressive—appealed disquietingly to the young man's pride as well as to his intelligence. For the first time he looked upon his visitor as a dangerous man. He stood at the edge of the veranda in that expectant silence that compels a caller either to show cause why he should stay or to take himself off. Richmond covered his defeat and his embarrassment by returning to his chair and seating himself in the attitude of one far from the end of a leisurely and intimate visit. Roger could do nothing but reluctantly reseat himself. They smoked in silence a few minutes; then Richmond said reflectively:

"So—you're opposed to marriage?"

"Unalterably," said Roger.

"I remember now. You said that to me the other day when"—Richmond laughed with frank good humor—"when I was suspecting you of designs on my daughter—or, rather, on my fortune. How absurd that seems now. But I had some excuse. I didn't know you then. If I had I might not have been so well pleased by your views on matrimony."

As these words flowed fluently from Richmond's gracious tongue Roger cast at him a furtive glance of amazed suspicion.

"My older daughter," continued Richmond, "is a thoroughly worldly woman. She has married a title—and is as happy as a normal woman would be over getting the man of her heart's choice. But my other daughter——"

Roger moved uncomfortably in his chair. Could it be possible—— No! No! Ridiculous!

"Beatrice"—Richmond pronounced the name with tenderness—and tenderness now seemed as essentially one of his traits as hardness or cruelty or tyranny—"Beatrice is entirely different. But you know her. You artists read character. I needn't tell you that she is delightfully unworldly—foolishly romantic—need I?"

"No," said Roger in a hurried, harried way.

"Your painting shows how thoroughly you understood—appreciated her. Wade, one of the finest things I ever knew a man to do was your refusal to take advantage of her inexperienced young imagination. It was noble—*noble!*"

Roger looked wretched. "I—I don't deserve that," was his stammering but vigorous protest. "My motive was altogether different—wholly selfish."

"Oh, come, now," cried the older man jocosely, "she's not so unattractive. A man less scrupulous, less honorable—might easily have fancied himself in love with her. You'll admit that—won't you?"

Roger was braced well back in his chair. "Yes," said he in a tone not remotely suggestive of terror.

"I didn't mean to embarrass you, Wade," laughed Richmond.

"Not at all—not at all," said Roger, his panic ludicrously obvious.

"So—it was really noble of you."

"I can't permit that, sir," said Roger. "My only motive was my determination never to marry."

"I don't like to hear you say that," said Richmond. "As the father of a daughter, as a man who wishes to see his daughter in the keeping of a man of the right sort—and how few such there are!—I don't like to hear any of those few declare against matrimony."

There was no misunderstanding the trend of this. Incredible though it seemed, the man had come round, was abetting his daughter in her willful whim of conquest. "I'm not opposed to marriage—for others," said Roger awkwardly. "I simply feel that it is not wise for me. If a man whose life is given to creative work marries a woman he loves he is content. It is the end of achievement, of ambition. Why strive after the lesser when what seems to him the greater has been achieved? If such a man marries unfortunately then the bitternesses and the agitations destroy his ability to create. Happy marriage suffocates genius, unhappy marriage strangles it. Death inevitable—in either case."

"I see your point," said Richmond slowly, thoughtfully. "I see your point."

Roger showed his deep sense of relief.

"It is a good one—a very good one."

Roger's tension visibly relaxed.

"It is unanswerable," was Richmond's final, sweeping concession.

"Unanswerable," echoed the painter decisively, yet with a curious note of unhappiness.

"But," pursued Beatrice's father, "what would you do—if you fell in love?" And, ignoring the painter's confusion in the bursting of this bomb, he went on with an air of philosophic impartiality: "Love laughs at reason—at ambition—at calculation of every kind. Yes—I—the last man in the world to be suspected of sentimentality—I say that love is supreme."

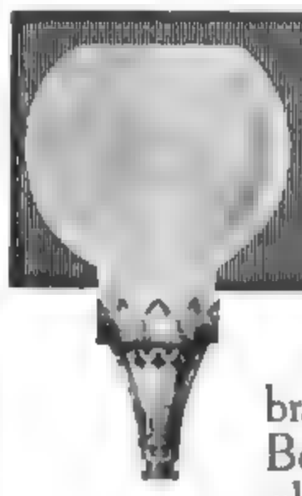
Roger, with an air of youthful positiveness—cocksureness—made a gesture of strong dissent.

Richmond smiled, went on: "Yes, young man—yes! When love commands we all obey—you—I—*all*—we obey. What would you do if you fell in love?"

Roger leaned forward in his chair, looked firmly into the keen, kindly eyes of Beatrice's father. "I should fly," said he slowly.

The two men regarded each other steadily, each reading the other's mind. At last Richmond said: "Yes—I believe—you—*could*—fly—and *would*."

Roger flushed and his gaze sank. "I should feel that I was false to all that



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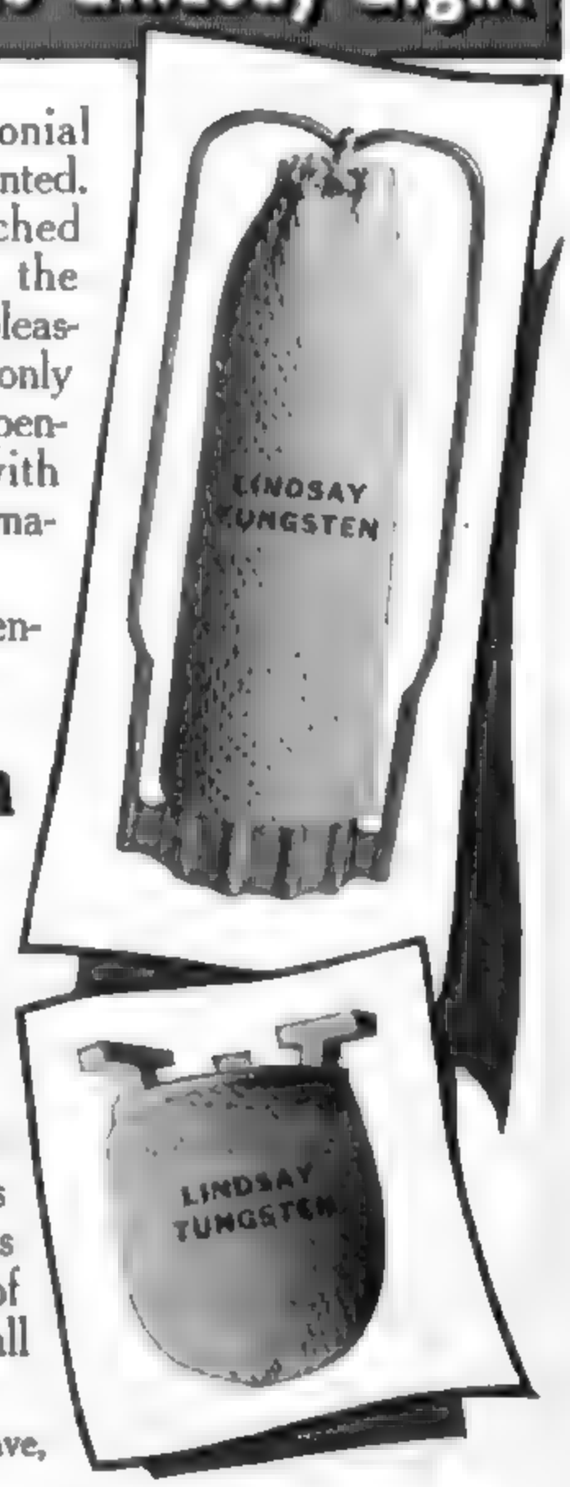

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means myself to me if I did not," said he. "No matter how I loved her I would fly."

"And she?" inquired Richmond. "What about her?"

Roger smiled faintly—a sardonic smile. "Women forget their caprices easily."

"Would *you* forget easily?" said the older man gently—he looked very old and very gentle and kind.

The handsome face of the young painter grew grave. "I'm afraid not," said he. "But if *I* could forget a—a reality, certainly she could forget a fancy."

No one—except perhaps his wife, with her memories of Richmond's ardent and generous youth when he had wooed and won her despite her father's misgivings about his poverty and her own misgivings about his size, but certainly no one else would have recognized the face of Daniel Richmond as he replied: "Not if she had, by some divine instinct, understood and appreciated such a rare man as you."

Roger's impatient gesture was almost angry. "I am not a man. I am a painter."

"And if she did not forget?" persisted Richmond in the same slow, insistent way, like conscience itself. "If it was not a whim?"

Roger stood up. "I don't grant your supposition," said he. "But, granting it, then at least I'd not have made a mess of her life and of my own. For if I were false to my art it would revenge itself by tormenting me. And the wife of a tormented man is not happy."

Richmond sat staring at the floor of the veranda. The wrinkles and seams and hollows in his face seemed to be deepening. After a few minutes of silence, disturbed by the irritating nosiness of a flock of sparrows, he said: "She refuses to come home. I offered to concede—everything. I'd be glad to let her have her way. But, as you say, it's impossible. She'll not come home. She blames me. I thought I was altogether to blame. I see I'm not. But—she blames me, and always will. And she'll not make it up with me." A long pause, then there came from him in a mere ghost of his normal voice: "And—it is killing me."

Roger sat motionless.

Richmond broke the long stretch of evening stillness: "Would you—would it be asking too much of you—— If you saw her you might persuade her to make it up with me."

Roger did not move—did not reply.

"I know it isn't fair to you—or to her—to ask it," went on her father's sad, monotonous voice, heavy with heartache. "I know that seeing her again would only make it harder for you to do what you've got to do—for I understand about those musts of ambition that make men like us relentless. And I know that seeing you again—and seeing even more clearly the man you are—would make it—impossible, perhaps, for her to forget. But"—Richmond paused long before adding—"I am an old man and—I have the selfishness of those who have not long to live."

Roger still neither moved nor spoke.

Richmond observed him for a while, rose with a painful effort. "Good-by," he said, extending his hand.

Roger stood, took his hand. "I'd do it if I could—if I were strong enough," he said. "It is humiliating, but I have to confess I am not."

"Think it over, Wade. Do the best you can *for* me."

And Richmond, his feet almost shuffling, went down the steps and down the walk and out through the gate. He climbed heavily into his runabout—was gone. Roger leaned against the pillar, staring into vacancy, until the old woman had twice called him to supper.

(TO BE CONCLUDED)

The Price of Nails

JOHN M. BUTLER, of Indiana, was making a tariff speech in an Indiana town during a Presidential campaign. He was going over various protected industries and showing how protection lowers the price of the product to the consumer. He had just reached nails when a procession, headed by a brass band, came blaring around the corner, the band whooping it up on a quick step, and the paraders yelling.

Butler had his hand out in a gesture. He held it there, motionless, until the band had passed, and then he said: "And now, my fellow-citizens, what is the price of nails?"

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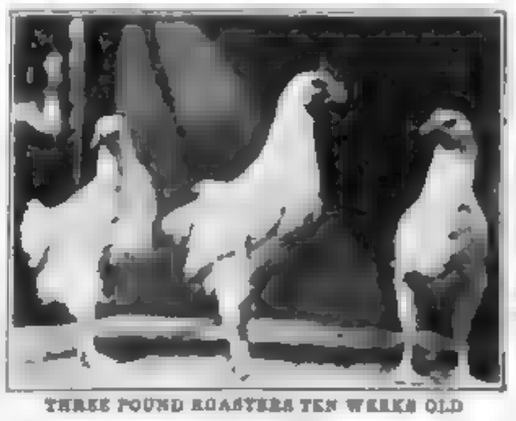

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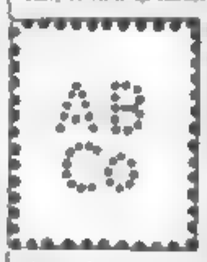

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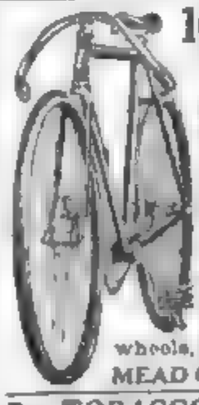

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The New Theater and the True

(Concluded from Page 15)

play. But it is vastly more valuable to us, and more helpful to our stage, because it aids our public to appreciate comment on themselves in the theater, encourages our playwrights to a truthful observation and a thoughtful criticism of life. It helps our drama to creep close to realities, and so to occupy a more important place in the community. We Americans shall never achieve a native drama by aping European models. We shall have to forge it out of the life about us.

To start such an enterprise as I have sketched, of course, requires a certain capital. Were I in possession of sufficient means I should be putting this scheme to the test, not writing about it, for I believe that it would prove self-sustaining and that I should have served the real purpose of the theater. One hesitates to suggest an endowment. So many kindly-intentioned people have from time to time stepped forward politely to assist the fallen drama; but there has been primarily a desire to get into the spotlight. If one gives he should give helpfulness, good will and cash; but not arrogate omniscience, assuming the attitude of putting the ban upon the social outcast of theatrical experience and looking with a suspicious eye at the man who has given his life and labor to the theater. Such a philanthropist should not take too seriously that couplet in Pinafore:

Stick close to your desk and never go to sea,
And you all may be rulers of the Queen's Navee!

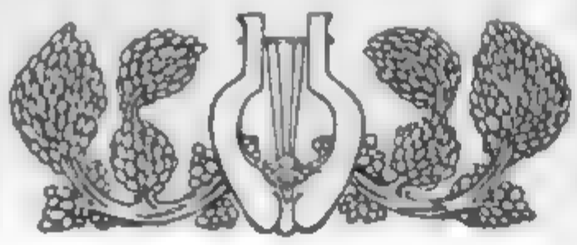
A theater like this I have outlined roughly should be placed in the hands of a practical man whose knowledge and experience equip him for the post of director; one in whom actors and authors could feel confidence. He would act with an absolutely free hand, save for a board of directors, perhaps, to control the financial side; to act as trustees of the endowment fund, if there should have to be one; and of the fund later accumulated by the proceeds of the enterprise and used, at least in part, as pension for the players. Should this man prove incompetent it would be in the power of the board to replace him. But the True Theater would not start with the assumption that the stored theatrical experience of the ages is valueless. It would accept that experience gladly, and build from it.

This paper is not written, let me say in closing, in a destructive spirit, but in a constructive one. It has been written with a desire "nothing to extenuate, nor set down aught in malice"; to draw from a theatrical experience of thirty years the virtues of the True Theater as against the frailties of the New Theater. And if these my commentaries should be as the grain of mustard-seed my thirty years of work I should consider well repaid.

If I have had the temerity to speak thus frankly upon the ground of long experience it is in the hope of accomplishing good. Perhaps the founders of the New Theater may find some gleam of light and truth herein, and out of their mistakes may evolve a real benefit; for surely I believe there is no element of the population that needs dramatic education so much as the social one. It is the men and women of the world who work and struggle, who are daily down in the dust and sweat of strife, in alternate happiness and misery, who are mentally and emotionally keyed to the highest appreciation of the drama. From them the best in drama springs. For them it ought largely to exist. And by them it is even now supported. The True Theater is their theater. They are the only class your humble servant, the writer, with all due apology for the sentiment and the expression, cares a hang about.

Let us devise for the True Theater a motto. Let it be the following:

"The democratic people of this democratic nation should be the sole subsidy of an American, democratic drama."



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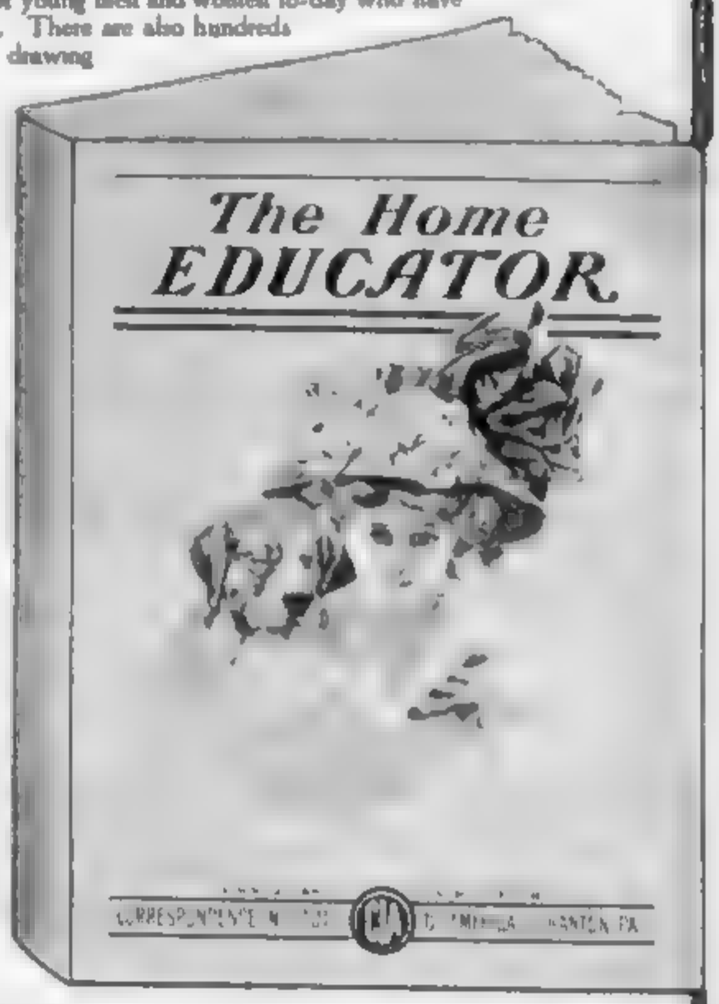

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Extravagance and Cost of Living

(Continued from Page 9)

in banks of all kinds, they now hold only twenty-six per cent; so that only a quarter of the total bank deposits of the country makes a far better showing than did a third. I should not like to think that all this does not show a great deal of actual prosperity.

It must be said, however, that the managers of savings-banks with several of whom I have discussed this subject - consider that the apparently highly satisfactory figures do not show what they seem to show. They say that, by the mere automatic action of the compounding of interest, deposits must increase. They declare that cost of living has increased decidedly more than wages and incomes.

Accounts certainly increase by the compounding of interest; but in times of real hardship the principal of a host of accounts goes down by far more than the interest of untouched accounts goes up. And, as a simple matter of fact, the itemized, year-by-year reports of savings-banks show a marked falling off with the bad months of 1907 and 1908, and a swift recovery since then.

But here is an item pointing toward the correctness of the bankers' views—a straw that may possibly show which way the financial wind is blowing. One of the great New York charitable societies reports, in December, 1909, that it is aiding twice the number of families that it aided two years ago, and that wages of men for whom it has found work have gone steadily downward, from $10.65 a week, two years ago, to $9.96 one year ago, and to $8.94 during the twelve months just past.

At the same time, however, the wages of organized labor have certainly increased; but whether from organization alone, or organization combined with prosperity, is a vital question.

Perhaps the most surprising single fact that I noticed in trying to get an understanding of the real condition of affairs was the contrast between the last reports of two great New York banks. I read these in the New York newspapers of the same day, in the middle of December, 1909. One, a savings-bank, announced the necessity of reducing its rate of interest on deposits from four to three and a half per cent. The other, a national bank, announced that, for the year 1909, its payments to stockholders would be, altogether, four million dollars on its capital of ten million dollars—a total of forty per cent in dividends for a single year.

Ashamed to Save Money

It is not pleasant to see the cost of living sweeping higher and higher, and rich men's profits going higher, while interest on savings sinks lower. And the example of this savings-bank is expected to be followed by others. Such a condition serves materially to contradict the evidences of popular prosperity.

In connection with the increased cost of living, and indeed a factor that aids largely in the increase, is the undoubted growth of a feeling of shame at buying at a store known to be a cut-rate or cheap one. It is immaterial whether or not the goods are of similar quality with stores of a higher range of prices and fashionable reputation. People feel ashamed to be seen in a store where meat is cheaper, or wall-paper is cheaper, or clothing is cheaper, instead of being proud of finding places where they can spend their money to the best advantage. Many a housewife, obtaining groceries at a cheap store, sends a servant to buy them and to carry them home, rather than to be seen in the place herself or, dreadful thought, let the neighbors see the cheap delivery wagon drive to the door. Of course, much of this feeling is caused by the knowledge that cheap prices often mean cheap quality; but the feeling is intensely and keenly operative with a vast number of people, even when the quality is known to be good. This being ashamed to be seen in the cheaper stores aids us materially in understanding why dealers put up prices. When customers are not only willing to pay more, but are ashamed to pay less, the dealer would be foolish indeed not to seize his advantage.

As a nation we are restive under adversity and eager to respond to the first touch of renewed prosperity. We are just emerging from a period of stress, a panic; and it is illuminative that, for the month ending November 30, 1908, the value of merchandise imported at New York was $59,748,096, but that for the month ending November 30, 1909, the importations suddenly mounted to $85,658,842. It was the first panic that has come since we, as a nation, have been closely held in the grasp of trusts, and not only did this have the effect, while the panic continued, of keeping prices up instead of permitting them to follow the ordinary and natural experience of falling, but it held down production while the panic continued, so that great mercantile houses, hurrying out into the market to pick up great bargains with the first glimmer of returning prosperity, found none of the overstock that usually accompanies panics, but a market strictly apportioned to the temporarily-reduced demand.

Old-fashioned political economists used to point out, with theoretical clarity of argument, that free competition in manufacturing and selling must of necessity mean fairly low prices. But the facts prove that free competition means, in effect, freedom to combine for high prices, rather than to compete in low.

The Growing Use of Luxuries

But I am not saying much about trusts, for, although they are a powerful factor in raising prices and controlling prices of many classes of goods, the greatest factor is our own willingness to spend, as is shown by the fact that goods not trust-controlled rise as buoyantly in price as others. It must not for a moment be forgotten that the willingness of a nation to pay is more potent as a price-raiser than a trust edict putting up prices.

Ever we find ourselves getting back to the matter of expensive living, of gay ostentation, of care-free luxuriousness. And let us compare a few items of importation for the year ending in June, 1899, two years after the passing of the Dingley tariff, and the year ending in June, 1909, before the new Aldrich tariff took effect.

In 1899 we imported, in silk, a value of $57,588,701; in 1909, $110,622,168. That is to say, in ten years silk importations doubled—even with silk petticoats going out of style!

Ten years ago a year's importations of diamonds and other precious stones was only $18,000,000; the past year it was $29,000,000. And this in spite of the well-known fact that the diamond trust arbitrarily holds up prices by withholding diamonds from the market; not that the production is less, but that the amount offered for sale is less; a shortage none the less efficacious for being artificial.

Ten years ago the importation of furs in a single year was $10,000,000. The past year this item increased to $21,000,000, and this in addition to a similarly huge increase in sales of furs produced within our own national limits.

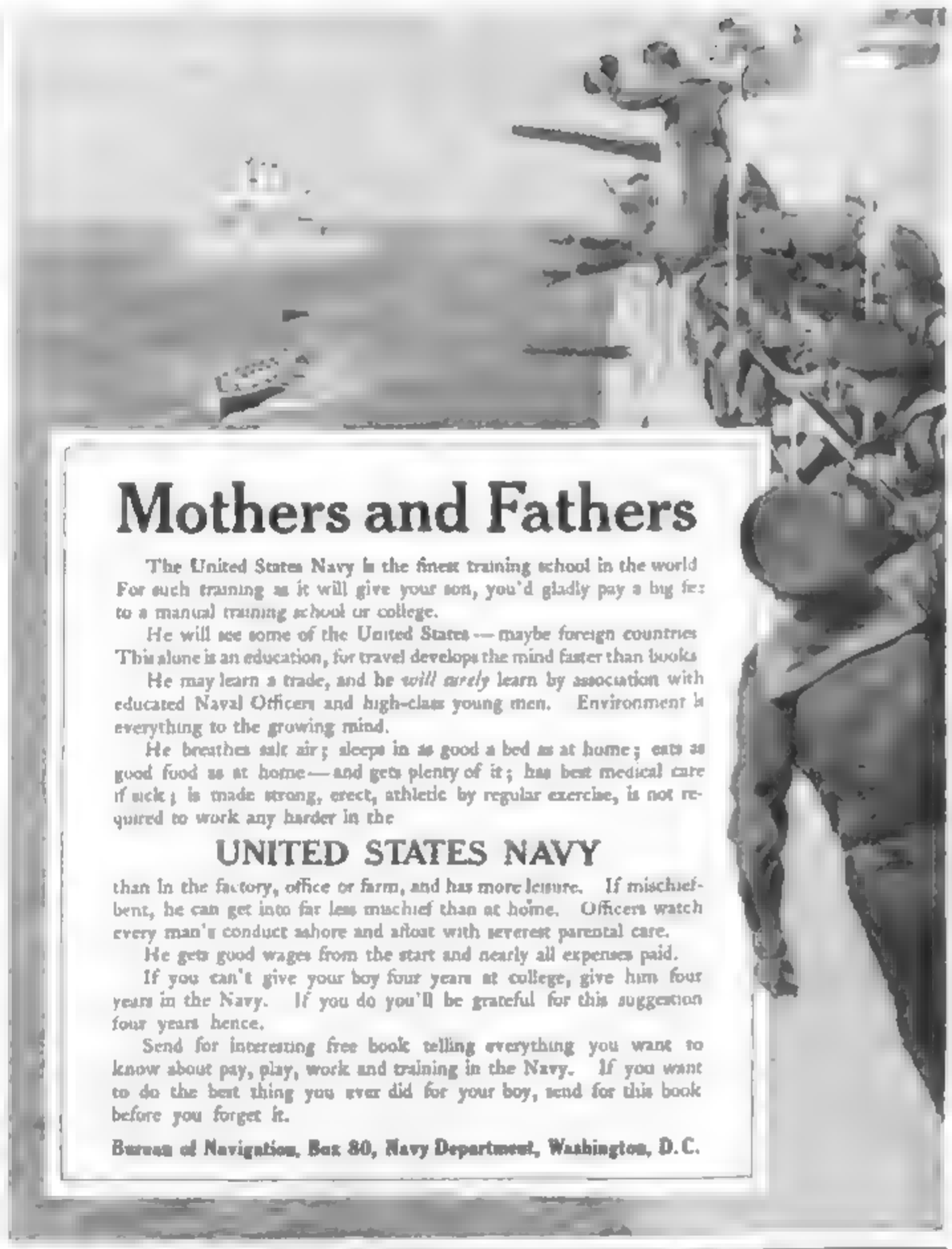
Hats and bonnets and materials for their making were imported in 1899 to the value of $2,400,000. In 1909, this went up to $5,400,000. In 1899 currants, dates and figs came in to the value of $1,400,000; the past year, $2,400,000.

The item of laces and embroideries has seen an astounding increase, from $14,000,000, ten years ago, to $34,000,000 the year just past.

Toys, which ten years ago came in to the value of $2,000,000, doubled to a value of $4,000,000 the past year, thus making happy the hearts of the toymakers of quaint old Nuremberg. In any summary of luxuries, the delightful-sounding item of spices must not be omitted, and this, like everything else, has gone up; the past year the importations being $5,000,000, just double those of 1899.

Malt liquors, in the past year, were $3,000,000—an increase of more than double in ten years. Brandy and other spirits were $7,000,000, more than trebling the imports of 1899. Champagne and other sparkling wines amounted to nearly $7,000,000, more than doubling the item of ten years ago; and this does not include the immense hasty importations, rushed over to us after the passing of the Aldrich law, to get in before it should take effect. Still wines were $5,000,000—this, also, doubling the figures of ten years ago.

Even the most indifferent must marvel at such vast increases in the national purchase of luxuries; and ever there comes



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He breathes salt air; sleeps in as good a bed as at home; eats as good food as at home—and gets plenty of it; has best medical care if sick; is made strong, erect, athletic by regular exercise, is not required to work any harder in the

UNITED STATES NAVY

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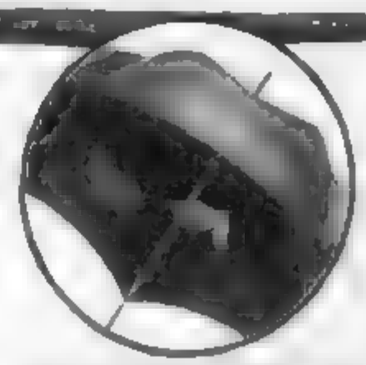

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the recurrent question: Has wealth also doubled? And yet that is not a fair way to put it, either. The real question ought to be: Has the surplus over necessary expenses doubled, so as to leave a sufficient balance for this vast advance in the purchase of luxuries?

One finds himself continually confronted with the question of what is really extravagance. If a man can afford free expenses it is highly laudable to spend. There is no particular merit in penuriousness. It is not a pretty sight to see a stingy rich man. The fine things of life are made to be enjoyed—only, people should be able to afford them. Economy, *per se*, is not commendable; it must be a wise economy. Salaries and incomes are given to people with the idea of using them properly and saving only a fair proportion. The man who is able to live up to his position, and does not do so, is deserving of blame rather than of praise.

Throughout, I find myself rather ignoring the tariff. The manufacturers hold the tariff over our heads as a policeman holds his club over the head of a prisoner. If the prisoner goes along quietly and makes no resistance, if he permits himself to do the policeman's orders, the club is not used. But it is brought down with a whack upon obstreperousness. So with the manufacturers and dealers. If the people take it quietly, if they permit prices to go soaring and do not say a word, the tariff is seldom used. Prices go right up without it, and so the tariff club is not often necessary under the conditions which obtain at the moment.

It is, in all, a broad and puzzling subject. Many and many a family stints painfully in the increased grade of expenditure, and listens to the sound of the wolf at the very door. And then we are faced with facts that seem to show general prosperity! That the entire banking power of the United States has actually increased 266 per cent since 1890 might by itself show the prosperity of the rich alone; but that the total deposits in all the banks in the country, national, savings and state, and loan and trust companies, have increased, between 1899 and 1909, from $6,768,700,000 to the stupendous total of $14,035,500,000, seems to point to a prosperity widely diffused among all classes of the people.

Yes; a decidedly puzzling question, this of the increased and increasing cost of living. Trusts, tariff and extravagance, these three; but the greatest of these is extravagance.

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Colonel Mammon has a chest
Of securities the best,
Ram-jammed full as it can be—
U. S. S. and M. O. P.—
Stocks and bonds—'tis running o'er
With this Fortunatus store.
But, alas, he has no hair!
I have locks, and some to spare.

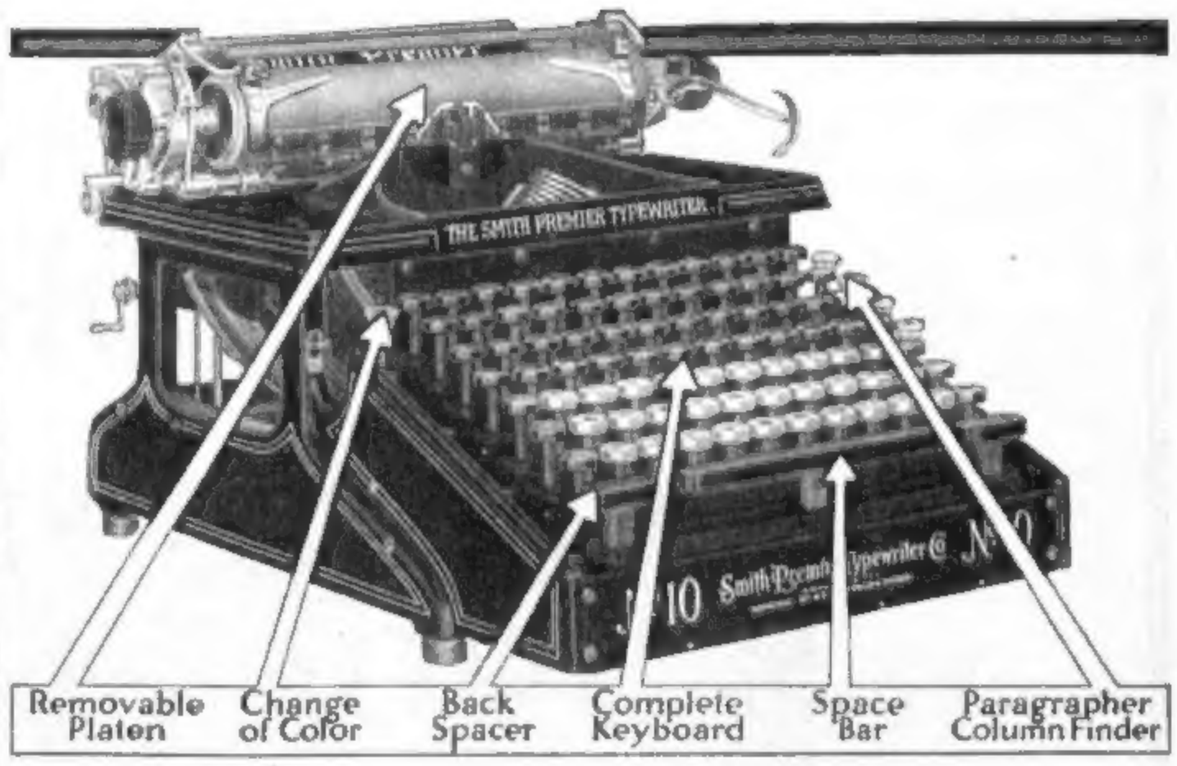
Major Cræsus has untold
Barrels full of minted gold;
Owns rich mines of tin and coal
Whence uncounted dollars roll;
Has an income, so they say,
Half a million every day.
But he has no appetite!
Mine is always keen and bright.

Mr. Midas has a touch
That enriches Midas much.
Everything he handles turns
Into that which labor earns
For the men of lesser kind
That upon the way we find;
But his stomach's in dry dock!
Mine's as solid as a rock.

Brother Dives owns a town,
He's a landlord of renown;
Owns no end of tenements,
With a steady stream of rents;
Also, mortgages galore,
But he is a bachelor!
He's no fender built for two
Like the hearth I'll show to you!

Poor old Midas, with your touch!
Poor old Mammon, with your clutch!
Poor old Cræsus, with your rolls
Gathered from your wealth of coals!
Poor old Dives, lonely hours,
Homeless spite of all your powers!
Sons of Fortune, how would ye
Like to swap with such as me?

— *Blakeney Gray.*



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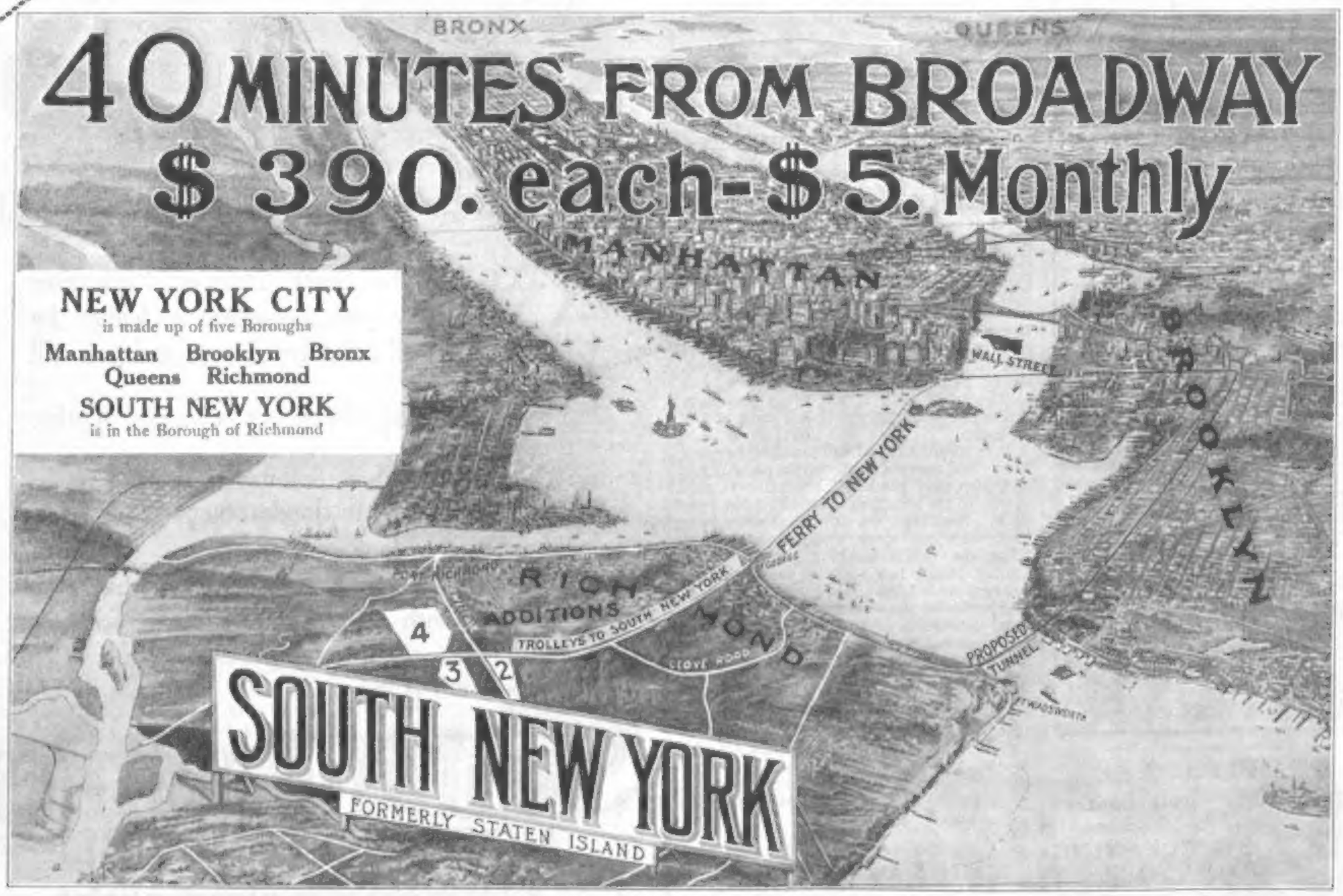

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